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Social Security in Review

BENEFITS TO UNEMPLOYED WORKERS, which have declined almost continuously since March 1942, reached in November the lowest level for any month on record, except for January 1938 when only 16 States paid benefits. The \$11.6 million expended in November was 32 percent less than in October and 45 percent below expenditures in November 1941. Man-weeks of compensated unemployment totaled 905,000, or 32 percent less than in October and less than half the number for November 1941. Some 289,000 different individuals received at least one benefit payment during the month, a drop of 28 percent from the preceding month's total. All but 8 States reported fewer recipients; in 16 States payments were made to fewer than 500 beneficiaries and, in 10 of these, to only 200 or fewer.

The U. S. Employment Service of the War Manpower Commission reported 930,750 jobs filled in November, 60 percent more than in November 1941 and the highest number for any November since the USES was established in July 1933. There was a decline of 39 percent from the October total, due principally to a slackening in farm activities which caused agricultural placements to drop 62 percent. In comparison with November 1941, however, 88 percent more farm jobs were filled and nonagricultural placements were up 48 percent. The latter constituted almost two-thirds of all November placements.

OLD-AGE AND SURVIVORS INSURANCE monthly benefits totaling \$12.1 million were in force at the end of October for 663,000 beneficiaries. The number of benefits in suspension increased by 8,100 or 14 percent and was the largest for any month on record; 10.2 percent of all benefits in force were in suspension status compared with 7.0 percent in October 1941. The proportion of widow's current benefits in suspension showed a large relative increase—from 7.7 percent in October 1941 to 13.1 percent in October 1942. This

increase was probably due both to increasing employment of women in war industry and to expansion of facilities for day care of children. The proportion of primary benefits in suspension because of the employment of the beneficiary rose in the same period from 9.1 to 12.8 percent of all primary benefits in force. On the basis of preliminary estimates, \$11.1 million was certified in November for 594,000 monthly beneficiaries.

Applicants for account numbers in the third quarter of 1942 continued to come mainly from the labor-force reserve of women, boys under 20, and men of 60 and over. The group represented 83.5 percent of all applicants; in the second quarter they were 83.9 percent, but only 77.1 percent in the third quarter of 1941.

SINCE MARCH 1942, the Board has been granting regular monthly payments to dependents of workers who have been killed, taken prisoner, or reported missing as the result of enemy action outside the United States. These civilian war relief benefits have been paid under a temporary program, from funds allotted from the Emergency Fund of the President, and have been handled by the Bureau of Old-Age and Survivors Insurance in conjunction with its regular insurance program. On October 30, 1942, there were 1,422 dependent wives, widows, children, and parents of civilian workers receiving such benefits, at a monthly rate of \$37,700. The majority of these claims have been removed from the jurisdiction of the Bureau with the enactment on December 2 of Public, No. 784 (77th Cong., 2d sess.) entitled "An act to provide benefits for the injury, disability, death or enemy detention of employees of contractors with the United States and for other purposes," and will henceforth be under the jurisdiction of the U. S. Employees' Compensation Commission. The Bureau of Old-Age and Survivors Insurance has volunteered to act in an advisory capacity to claimants for benefits under

the new act, telling them where to apply, aiding in connection with submission of proofs, and, if necessary, referring claimants to the appropriate local welfare agency pending development of the claim and payment of benefits. If it becomes evident that certain cases, believed at first to come under the provisions of the new act, are not so covered, they may be returned to the Bureau for renewal of payment under the civilian war relief program.

EXPENDITURES FOR PUBLIC ASSISTANCE and for earnings under Federal work programs in the continental United States totaled \$101 million for November, 37 percent below the total for November 1941. Since March, payments have been declining continuously; by the end of November the decrease for the 8-month period was \$59 million. General assistance payments were 37 percent less than in November of the preceding year, and WPA payments were 63 percent less; payments for the special types of public assistance, on the other hand, increased 7 percent. In November, the special types accounted for 66 percent of all expenditures; general assistance for 11 percent; WPA for 22 percent; and the NYA student work program for 0.7 percent. For the first

time on record, old-age assistance payments were more than half of the total disbursed for assistance and earnings. The numbers of recipients decreased from October for all programs except the NYA student work program.

A POST-WAR WORLD which must furnish "assurance against the evils of all major economic hazards—assurance that will extend from the cradle to the grave" was envisioned by the President, in his message of January 7 to Congress on the state of the Union, as one of two broad aims beyond the winning of the war. "This great Government can and must provide this assurance," the President said. "The men in our armed forces want a lasting peace, and, equally, they want permanent employment for themselves, their families and their neighbors when they are mustered out at the end of the war." "I have been told," he added, "that this is no time to speak of a better America after the war. I am told that it is a grave error on my part. I dissent . . . I say this now . . . because it is wholly possible that freedom from want—the right of employment and the right of assurance against life's hazards—will loom very large as a task of America during the coming two years."

MAR 5 '43

Social Security for Great Britain—A Review of the Beveridge Report¹

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The Interdepartmental Committee on Social Insurance and Allied Services was appointed in June 1941 to undertake a survey of the existing British programs of social insurance and allied services, with special reference to their interrelations, and to make recommendations for consideration by the Parliamentary Committee on Reconstruction Problems. In view of the official connections of the departmental representatives of the Committee and the issues of high policy involved, Sir William Beveridge, as Chairman, was authorized in January 1942 to regard the departmental representatives not as co-authors of the report but as advisers and assessors of the various technical and administrative matters with which they are concerned. Sir William is, therefore, alone responsible for the report and recommendations, which were submitted to Parliament on December 1, 1942.

EXPRESSING HIS BELIEF that the British people have the material and spiritual power to abolish want, Sir William Beveridge sets forth the direction, scope, content, and administrative framework of a comprehensive unified system of social insurance and allied services as part of a broad policy of reconstruction. The proposals of his report, he declares, "cover ground which must be covered, in one way or another, in translating the words of the Atlantic Charter into deeds. They represent, not an attempt by one nation to gain for its citizens advantages at the cost of their fellow fighters in a common cause, but a contribution to that common cause." They are concerned with distribution of whatever wealth is available to the British people in order "to deal first with first things, with essential physical

needs. They are a sign of the belief that the object of government in peace and in war is . . . the happiness of the common man . . . a belief which, through all differences in forms of government . . . unites the United Nations and divides them from their enemies."

The report recommends that Parliament at once undertake consideration of measures to abolish want by maintaining income security for all British citizens, regardless of income level. Want is recognized, however, as only one of the impediments to reconstruction. The others are disease, which often causes want and brings other troubles in its train; ignorance, which no democracy can afford among its citizens; squalor, which arises mainly through haphazard distribution of industry and population; and idleness, which destroys wealth and corrupts men, whether or not they are well fed. "In seeking security not merely against physical want, but against all these evils in all their forms, and in showing that security can be combined with freedom and enterprise and responsibility of the individual for his own life, the British community and those who in other lands have inherited the British tradition have a vital service to render to human progress."

The framework of the social security plan as a whole is a unified system of cash payments, geared to subsistence levels, to provide: contributory social insurance protection for all persons of

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¹ Beveridge, Sir William, *Social Insurance and Allied Services*, Cmd. 6404, London, H. M. Stationery Office, 1942, 299 pp. Appendix G, "Memoranda From Organizations," is issued as a separate publication: *Social Insurance and Allied Services; Memoranda From Organizations, Appendix G to Report by Sir William Beveridge*, Cmd. 6405, London, H. M. Stationery Office, 1942, 244 pp. Rights of publication of an American edition were granted to the Macmillan Company, which has reproduced the report photographically from the English edition: Beveridge, Sir William, *Social Insurance and Allied Services*, New York, Macmillan, 1942, 299 pp.

For convenience of American readers, this review of the Beveridge report includes dollar values of British currency converted at the official exchange rate stabilized on Mar. 25, 1940, of \$4.035 per pound sterling, unless otherwise indicated; for the same reason, it draws more heavily on sections of the report dealing with social security and social policy, the social security budget, and the details of the proposed plan than on those describing the administrative and technical changes involved.

working age, designed to cover all insurable risks so general that they may affect all persons in the population; noncontributory public assistance, conditioned on need, to maintain subsistence income in special cases of want arising from non-insurable risks and from special situations among persons with inadequate duration of contributory social insurance coverage; and universal, non-contributory children's allowances without a means test. These provisions for cash payments would be administered by a National Ministry of Social Security. In addition, the social security plan postulates a system of universal medical and rehabilitation services administered by the health departments to provide—for all age groups, without means test or contributory conditions—all types of preventive, curative, and restorative measures necessary to maintain health and working capacity. Provisions for income maintenance above subsistence levels would be left to voluntary insurance, which the report stresses as a vitally important adjunct to the proposed national plan.

The unified social insurance program would be financed by a single flat weekly contribution varying with sex and age, paid by insured persons, by the employers of insured employees, and by the Government; the Government would bear the entire costs of public assistance and children's allowances; the costs of medical and rehabilitation services would be met in part from contributions collected under the social insurance program and in large part from Government funds.

Social Security and Social Policy

Social security, as used in the report, denotes the assurance of an income to replace earnings interrupted by unemployment, sickness, or accident, to provide for old-age retirement, to protect the family against loss of support resulting from the death of the breadwinner, and to meet exceptional expenditures such as those connected with birth, marriage, and death. In setting forth the details of his social security plan, Sir William makes three special assumptions without which, he believes, no satisfactory system of income maintenance can be established: (1) that the Government will pay noncontributory flat allowances for children up to the age of 15, or to age 16 if they are in full-time attendance at school, for all children

other than the first child when the parent is earning, and for the first child in addition, during interruption of earning; (2) that a national system of comprehensive health and rehabilitation services, available to all members of the community, will be established for prevention and care of disease and restoration of capacity for work; and (3) that substantially full employment will be maintained by prevention of mass unemployment.²

The report outlines the principles, methods, and costs of establishing the proposed social security plan and providing children's allowances and health and rehabilitation services. Actual procedures for maintaining employment are recognized as beyond the scope of the recommendations. The need for such provision as a foundation for any comprehensive plan for social insurance, social assistance, and social services rests on the belief that idleness is demoralizing, even when there is income; that without an offer of work there is no satisfactory test of unemployment or of eligibility for unemployment or disability benefits; that in time of active demand for labor, as in war, there are incentives for the rehabilitation and recovery of injured and sick persons through the chance of a happy and useful career; that income security, as contrasted with a reasonable chance for productive employment, is so inadequate a provision for human happiness that it is hardly worth consideration as a sole or principal measure of reconstruction; and that unemployment, by increasing expenditures for benefits and reducing the income to bear such costs, is the worst form of waste.

Existing social insurance and assistance programs in Great Britain take account of all major threats to income maintenance—industrial accident and disease, nonindustrial sickness and disability, unemployment, old age, widowhood, and orphanage—but the provisions to meet these risks have been piecemeal in development, limited in compulsory insurance coverage, inadequate in benefits, and excessively complex in organization and administration. The remedy which the Beveridge report proposes for Great Britain lies in reorganizing and expanding the insurance programs to provide subsistence benefits, irrespective of the amount of interrupted earnings; compulsory contributions varying with age, sex, and source of income, payable by all persons of working age,

² In framing the budget for the proposed plan, it was assumed that the average rate of unemployment in the future will be about 8.5 percent.

regardless of means;³ a unified system of administration which would permit weekly payment of a single contribution into a single social insurance fund from which all benefits and other insurance payments would be made; benefits adequate in amount and duration to provide the minimum income needed for subsistence in all normal cases, to be continued indefinitely without a means test so long as the need persists, though subject to change of conditions and treatment required by occupation and prolonged interruption of earnings; comprehensive and compulsory coverage of all persons and of all risks—such as burial costs—so general and so uniform that they should not be left to voluntary insurance or public assistance; and provisions capable of adjustment to take account of the different ways of life of all classes of the community—those dependent on wages or salaries, those earning in other ways, those rendering vital unpaid services as housewives, those not yet of age to earn, and those past earning. (See tables 1 and 2.)

Social insurance is considered as the most important social security measure, but is recognized as only one of three approaches. It must be supplemented by public assistance (payable from

¹ Persons of working age with annual incomes of less than £75 (\$303) a year who are not employees would be permitted to elect exemption from contributions and benefits; gainfully occupied housewives would be permitted to elect exemption from contributions and in that event would be entitled only to benefits which derive from their husbands' contributions.

the National Exchequer) and by voluntary insurance. Public assistance, particularly during a transitional period, but for exceptional cases in all periods, would provide cash payments conditioned on need and adjusted to individual circumstances; voluntary insurance would enable individuals to maintain higher standards of living than the basic minimum for subsistence. The Beveridge plan for social security "is not one for giving to everybody something for nothing and without trouble, or something that will free the recipients forever thereafter from personal responsibilities. . . It can be carried through only by a concentrated determination of the British democracy to free itself once for all of the scandal of physical want for which there is no economic or moral justification. When that effort has been made, the plan leaves room and encouragement to all individuals . . . to satisfy and to produce the means of satisfying new and higher needs than bare physical needs."

"Want," Sir William says, "could have been abolished in Great Britain just before the present war. It can be abolished after the war, unless the British people are and remain very much poorer then than they were before, that is to say unless they remain less productive than they and their fathers were. There is no sense in believing . . . that they will and must be less productive. . . Reconstruction

Table 1.—Great Britain: Population in July 1939 and social security provisions under proposed plan, by class

Class	Number of persons (in millions)	Contribution provisions	Security provisions							Other provisions
			Unemployment benefit ¹	Disability benefit ¹	Industrial pension	Training benefit ²	Retirement pension	Funeral grant	Health and rehabilitation service	
I. Employees.....	18.4	Insured by weekly contribution on employment book.	X	X	X	-----	X	X	X	Removal and lodging grant, industrial grant.
II. Others gainfully occupied.	2.5	Insured by contributions on occupational card.	-----	(³)	-----	X	X	X	X	
III. Housewives.....	9.3	Insured on marriage through housewife's policy.	(⁴)	(⁵)	(⁶)	X	X	X	X	Marriage grant, maternity grant, maternity benefit, ⁶ guardian benefit, separation benefit.
IV. Others of working age...	2.4	Insured by contributions on security card.	-----	-----	-----	X	X	X	X	
V. Persons under working age.	9.6	None.	-----	-----	-----	-----	-----	X	X	Children's allowance.
VI. Persons retired and above working age.	4.3	Insured by contributions made during working age.	-----	-----	(⁷)	-----	X	X	X	

¹ Includes provision for nongainfully occupied wife of married man or adult dependent of single person.

² Includes provision for nongainfully occupied wife of married man or adult dependent of single person and removal and lodging grant.

³ Payable after 13 weeks of disability.

⁴ Includes 1.4 million gainfully occupied married women.

⁵ Payable to gainfully occupied married women in class I who have chosen to make contributions.

⁶ Payable to all gainfully occupied women.

⁷ Represents number of children under 14, i. e., present minimum age for leaving school. Proposed plan for children's allowances assumes age 15 as minimum age for leaving school.

⁸ Payable if industrial pension granted prior to retirement age is larger than retirement pension.

Source: Beveridge, Sir William, *Social Insurance and Allied Services*, Cmd. 6404, H. M. Stationery Office, London, 1942, p. 123.

of social insurance and allied services to ensure security of income for all risks is a general aim on which all reasonable men would agree. It

involves changes affecting many sectional interests, but it raises no issues of political principle or of party. It involves an immense

Table 2.—Great Britain: Social security provisions under proposed plan

Social security provision	Conditions for full benefits ¹	Weekly amount payable ²
Unemployment benefit.....	Not paid for first 3 days of unemployment unless unemployment lasts for at least 4 weeks.	Man and nongainfully occupied wife..... 40s. (\$8.07) Man with gainfully occupied wife not receiving benefit..... 24s. (\$4.84) Single person, aged 21 or over..... 24s. (\$4.84) Gainfully occupied married woman..... 16s. (\$3.23) Adult dependent of single person..... 16s. (\$3.23) Single person, aged 18-20..... 20s. (\$4.04) Single person, aged 16-17..... 15s. (\$3.03) Child's allowance (average per child)..... 8s. (\$1.61)
Disability benefit ¹	Not paid for first 3 days of disability unless the disability lasts for at least 4 weeks. Payable to person in class II only after first 13 weeks of disability.	
Training benefit.....	Payable for maximum of 26 weeks to persons in class II who have lost their livelihood, to widows (or deserted or separated wives) in class III, or to persons in class IV when it becomes necessary for them to earn their living.	
Dependent's allowance.....	Payable to adult dependent of single person receiving unemployment, disability, or training benefit.	
Retirement pension.....	Payable to man aged 65 or over or woman aged 60 or over, subject to deduction for earnings. Basic pension not payable at full rate until end of transitional period of 20 years from beginning of new program.	Man and nongainfully occupied wife..... 40s. (\$8.07) Man with gainfully occupied wife not receiving benefit..... 24s. (\$4.84) Married woman contributor with husband below pensionable age..... 24s. (\$4.84) Single person..... 24s. (\$4.84) Child's allowance (average per child)..... 8s. (\$1.61) Pension increased if retirement postponed after age 65 or 60, by 1s. (20 cents) a week for a single person, and by 2s. (40 cents) a week for a married couple, for each year of deferment.
Industrial pension*.....	Payable in place of disability benefit to person in class I disabled because of industrial accident or disease, if such disability lasts more than 13 weeks.	For total disability: $\frac{3}{4}$ of estimated full-time earnings in period preceding disability but not more than £3 (\$12.10) a week or less than disability benefit (including dependent's allowance). For partial disability: Pension proportionate to estimated loss of earning power. Child's allowance (average per child)..... 8s. (\$1.61)
Industrial grant*.....	Payable on worker's death from industrial accident or disease, to widow or other wholly or mainly dependent person. Not payable for deaths after minimum age of retirement.	Amount and form of grant to be determined by regulation.
Removal and lodgings grant.....	Payable to person taking work or training, at distance from present home, for all or part of expenses of removal and temporary lodging.	Amount and form of grant to be determined by regulation.
Marriage grant.....	Payable to woman in class I or II.	Rate determined by number of contributions prior to marriage; from £1 (\$4.04), for 40 weekly contributions up to £10 (\$40.35).
Maternity grant.....	Payable to married women and to other women if insured in class I or II.	Lump sum..... £4 (\$16.14)
Maternity benefit.....	Payable to gainfully occupied woman on condition of not working during 13-week period, including date of child's birth.	Benefit..... 36s. (\$7.26)
Widow's benefit.....	Payable to widow under age 60, for 13 weeks following husband's death.	Benefit..... 36s. (\$7.26) Child's allowance (average per child)..... 8s. (\$1.61)
Guardian benefit.....	Payable to widow with dependent children on cessation of widow's benefits; subject to deduction for earnings.	Benefit..... 24s. (\$4.84) Child's allowance (average per child)..... 8s. (\$1.61)
Child's allowance*.....	Payable for each child under 15 (or 16 if in school) if parent is receiving benefit or pension, and for each child after the first if parent is earning.	Average of..... 8s. (\$1.61)
Funeral grant.....	Payable to person responsible for funeral expenses. Not payable for death of any person aged 60 or over at beginning of new program.	Age of deceased person: Lump sum 21 years or over..... £20 (\$80.70) 10-20 years..... £15 (\$60.52) 3-9 years..... £10 (\$40.35) Under 3 years..... £6 (\$24.21)
Medical and rehabilitation service*.....	Available to any person requiring service. In addition, household help furnished if housewife needs hospital care.	No cash payment.
Assistance payment*.....	Payable to person for whom no insurance benefit is payable or whose benefits require supplementation.	Amount to be determined on basis of need.

¹ Benefits subject to reduction for unpaid or "unexcused" contributions except for provisions marked with an asterisk, which would have no contributory requirements.

² Dollar amounts computed at official exchange rate of \$4.035 per pound sterling stabilized on Mar. 25, 1940.

³ No contributory requirements for disability of industrial origin.

Source: Beveridge Report, pp. 127-133, 135, 141, 150, 151, 175, 177.

work of detail in legislation and organisation for which time is essential, for which there may be less time in the uncertain aftermath of war than there is today. If a plan for freedom from want, so far as social security can give it, is to be ready when the war ends, it must be prepared during the war. To give effect to the plan . . . requires decisions of three kinds: decisions of principle, decisions of execution and detail, and decisions of amount, that is to say of rates of benefit and contribution. Decisions of the third kind . . . do not need to be taken now; they can wait until the probable level of prices after the war is better known. Decisions of the first kind, . . . decisions of principle, can be taken now and need to be taken, if any plan for social security is to be ready when the war ends."

The cost of subsistence in the future cannot be forecast accurately, and cannot be assumed to be the same for all families or for all parts of the country. A subcommittee of the Interdepartmental Committee, using existing data on expenditures of families in industrial and agricultural areas, found that the cost of rent, in particular, varied markedly by sections of the country and among families of the same size in the same parts of the country. The fact that expenditures for rent cannot be reduced during temporary interruptions of earnings raises questions for the future as to the desirability of determining different levels of subsistence and benefits for working families in large cities, in smaller communities, and in agricultural areas. In establishing provisional rates for benefits, however, Sir William makes no such differentiation, with the statement that the differentiation, which should apply to contribution rates as well as benefits, can be made later without affecting the main structure of the social security plan if the change is considered desirable and practicable.

At 1938 prices (table 3), it is estimated that subsistence needs for food, clothing, rent, fuel, light, and household sundries required a weekly expenditure of \$7.82 for a man of working age and his wife.⁴ Since not all expenditures can be made with a maximum of economy and efficiency, 49 cents a week additional is considered necessary as a margin for waste. For a retired couple, with lower requirements for food and clothing and with

opportunities for making permanent arrangements for housing at lower rental, the budget needs are placed at \$7.25 a week. For single men of working age the estimated cost is \$4.64 a week, and for retired men aged 65 or over, \$4.36; for single working women the subsistence budget is \$4.40 and for retired women aged 60 and over, \$4.24. On the average, subsistence needs for a child under age 15 cost \$1.71 a week in 1938, with no allowance for rent or margin.

Table 3.—Great Britain: Weekly subsistence requirements at 1938 prices¹

Sex and age	Weekly amount ¹					
	Total	Food	Clothing	Rent	Fuel, light, and sundries	Margin
Adults, working age:						
Man and wife.....	\$7.82	\$3.18	\$0.73	\$2.44	\$0.98	\$0.49
Man.....	4.64	1.71	.37	1.59	.61	.37
Woman.....	4.40	1.47	.37	1.59	.61	.37
Retired persons:						
Man and wife.....	7.25	2.81	.65	2.08	1.22	.49
Man.....	4.36	1.47	.33	1.47	.73	.37
Woman.....	4.24	1.34	.33	1.47	.73	.37
Children:						
Average, all ages.....	1.71	1.45	.20	-----	.06	-----
Under 5 years.....	1.30	1.10	.14	-----	.06	-----
5-9 years.....	1.73	1.47	.20	-----	.06	-----
10-13 years.....	2.02	1.71	.24	-----	.06	-----
14-15 years.....	2.20	1.83	.31	-----	.06	-----

¹ Dollars computed at official exchange rate of \$4.8904 per pound sterling (average for 1938). Totals may differ from sums of amounts because, in converting to dollars, amounts were not forced to add to totals.

Source: Beveridge Report, pp. 87-90.

In suggesting benefit rates and children's allowances at subsistence levels, the plan assumes that post-war costs of living will be 25 percent higher than 1938 prices. Subsistence needs would represent 40s. (\$8.07) a week for a man and his wife living together, and 24s. (\$4.84) a week for a person living alone, disregarding differences of sex and raising amounts to the nearest full shilling. For young persons aged 18-20 a provisional rate of 20s. (\$4.04) a week in benefits is suggested and a lower rate of 15s. (\$3.03) for boys and girls aged 16-17. Instead of providing for a post-war subsistence cost of 9s. (\$1.82) a week for younger children, the plan takes account of substantial public provisions for children through school meals or free or below-cost milk and places the allowance at 8s. (\$1.61) a week. If rents are kept at pre-war levels, the provisional benefit rates would cover an increase of 33 percent in other costs of living, including the margin. A somewhat larger proportion is allowed for margin in the retirement pen-

⁴ Dollar expenditures in this instance are based on 1938 average official exchange rate of \$4.8904 per pound sterling.

Table 4.—Great Britain: Weekly contribution rates for compulsory social insurance under present and proposed plans¹

Employed workers and program	Rates in shillings and pence										Rates in dollars ²									
	Present plan					Proposed plan					Present plan					Proposed plan				
	General worker					Agricultural worker					General worker					Agricultural worker				
	Total	Em- ployer	Em- ployee	Total	Em- ployer	Total	Em- ployer	Em- ployee	Total	Em- ployer	Total	Em- ployer	Em- ployee	Total	Em- ployer	Total	Em- ployer	Em- ployee	Total	Em- ployer
Men																				
65 years and over:																				
Total	1 10	1 10	0 0	1 10	1 10	2 7	1 3½	1 3½	2 7	1 3½	2 7	1 3½	1 3½	2 7	1 3½	2 7	1 3½	1 3½	2 7	1 3½
Unemployment insurance	0 10	0 10	0 0	0 10	0 10	0 3½	0 3½	0 0	0 3½	0 3½	0 3½	0 3½	0 0	0 3½	0 3½	0 3½	0 0	0 3½	0 3½	0 3½
Health insurance	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Pension	1 0	1 0	0 0	1 0	1 0	1 0	1 0	0 0	1 0	1 0	1 0	1 0	0 0	1 0	1 0	1 0	0 0	1 0	1 0	1 0
21-64 years:																				
Total	3 8	1 10	1 10	2 7	1 3½	2 7	1 3½	1 3½	2 7	1 3½	2 7	1 3½	1 3½	2 7	1 3½	2 7	1 3½	1 3½	2 7	1 3½
Unemployment insurance	1 8	0 10	0 10	0 7	0 3½	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½
Health insurance	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½
Pension	1 1	0 6½	0 6½	1 1	0 6½	1 1	0 6½	0 6½	1 1	0 6½	1 1	0 6½	0 6½	1 1	0 6½	1 1	0 6½	0 6½	1 1	0 6½
18-20 years:																				
Total	3 6	1 9	1 9	2 6	1 3	2 6	1 3	1 3	2 6	1 3	2 6	1 3	1 3	2 6	1 3	2 6	1 3	1 3	2 6	1 3
Unemployment insurance	0 11	0 9	0 9	0 6	0 3	0 11	0 5½	0 5½	0 6	0 3	0 11	0 5½	0 5½	0 6	0 3	0 11	0 5½	0 5½	0 6	0 3
Health insurance	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½
Pension	1 1	0 6½	0 6½	1 1	0 6½	1 1	0 6½	0 6½	1 1	0 6½	1 1	0 6½	0 6½	1 1	0 6½	1 1	0 6½	0 6½	1 1	0 6½
16-17 years:																				
Total	2 10	1 5	1 5	2 4	0 7	2 4	0 7	0 7	2 4	0 7	2 4	0 7	0 7	2 4	0 7	2 4	0 7	0 7	2 4	0 7
Unemployment insurance	0 10	0 5	0 5	0 4	0 2	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2
Health insurance	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½	0 11	0 5½	0 5½	0 11	0 5½
Pension	1 1	0 6½	0 6½	1 1	0 6½	1 1	0 6½	0 6½	1 1	0 6½	1 1	0 6½	0 6½	1 1	0 6½	1 1	0 6½	0 6½	1 1	0 6½
Under 16 years:																				
Total	0 8	0 4	0 4	0 7	0 3½	0 7	0 3½	0 3½	0 7	0 3½	0 7	0 3½	0 3½	0 7	0 3½	0 7	0 3½	0 3½	0 7	0 3½
Unemployment insurance	0 4	0 2	0 2	0 3	0 1½	0 3	0 1½	0 1½	0 3	0 1½	0 3	0 1½	0 1½	0 3	0 1½	0 3	0 1½	0 1½	0 3	0 1½
Health insurance	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2
Pension	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Women																				
60 years and over:																				
Total	1 6	1 6	0 0	1 0	1 0	1 0	1 0	0 0	1 0	1 0	1 0	1 0	0 0	1 0	1 0	1 0	1 0	0 0	1 0	1 0
Unemployment insurance	0 9	0 9	0 0	0 3	0 3	0 3	0 3	0 0	0 3	0 3	0 3	0 3	0 0	0 3	0 3	0 3	0 3	0 0	0 3	0 3
Health insurance	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Pension	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
21-60 years:																				
Total	3 1	1 6	1 7	2 1	1 0	2 1	1 0	1 0	2 1	1 0	2 1	1 0	1 0	2 1	1 0	2 1	1 0	1 0	2 1	1 0
Unemployment insurance	1 6	0 9	0 9	0 6	0 3	0 10½	0 5½	0 5½	0 6	0 3	0 10½	0 5½	0 5½	0 6	0 3	0 10½	0 5½	0 5½	0 6	0 3
Health insurance	0 10½	0 5½	0 5½	0 10½	0 5½	0 10½	0 5½	0 5½	0 10½	0 5½	0 10½	0 5½	0 5½	0 10½	0 5½	0 10½	0 5½	0 5½	0 10½	0 5½
Pension	0 8½	0 8½	0 3½	0 5	0 8½	0 8½	0 3½	0 3½	0 5	0 8½	0 8½	0 3½	0 3½	0 5	0 8½	0 8½	0 3½	0 3½	0 5	0 8½
18-20 years:																				
Total	2 11	1 5	1 6	2 0	0 11½	2 0	0 11½	0 11½	2 0	0 11½	2 0	0 11½	0 11½	2 0	0 11½	2 0	0 11½	0 11½	2 0	0 11½
Unemployment insurance	1 4	0 8	0 8	0 5	0 2½	0 5	0 2½	0 2½	0 5	0 2½	0 5	0 2½	0 2½	0 5	0 2½	0 5	0 2½	0 2½	0 5	0 2½
Health insurance	0 10½	0 5½	0 5½	0 10½	0 5½	0 10½	0 5½	0 5½	0 10½	0 5½	0 10½	0 5½	0 5½	0 10½	0 5½	0 10½	0 5½	0 5½	0 10½	0 5½
Pension	0 8½	0 8½	0 3½	0 5	0 8½	0 8½	0 3½	0 3½	0 5	0 8½	0 8½	0 3½	0 3½	0 5	0 8½	0 8½	0 3½	0 3½	0 5	0 8½
16-17 years:																				
Total	2 4	1 1½	1 2½	1 10	0 10½	1 10	0 10½	0 10½	1 10	0 10½	1 10	0 10½	0 10½	1 10	0 10½	1 10	0 10½	0 10½	1 10	0 10½
Unemployment insurance	0 9	0 4½	0 4½	0 3	0 1½	0 3	0 1½	0 1½	0 3	0 1½	0 3	0 1½	0 1½	0 3	0 1½	0 3	0 1½	0 1½	0 3	0 1½
Health insurance	0 10½	0 5½	0 5½	0 10½	0 5½	0 10½	0 5½	0 5½	0 10½	0 5½	0 10½	0 5½	0 5½	0 10½	0 5½	0 10½	0 5½	0 5½	0 10½	0 5½
Pension	0 8½	0 8½	0 3½	0 5	0 8½	0 8½	0 3½	0 3½	0 5	0 8½	0 8½	0 3½	0 3½	0 5	0 8½	0 8½	0 3½	0 3½	0 5	0 8½
Under 16 years:																				
Total	0 8	0 4	0 4	0 6	0 3	0 6	0 3	0 3	0 6	0 3	0 6	0 3	0 3	0 6	0 3	0 6	0 3	0 3	0 6	0 3
Unemployment insurance	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2
Health insurance	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2	0 4	0 2	0 2	0 4	0 2
Pension	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

¹ Present plan as of 1942; proposed plan would begin as of July 1, 1944. Contribution rates under the present plan for members of Crown forces and other special groups are not shown here. Proposed rates for insured persons in classes II and IV are shown in table 5.

² Dollars computed at official exchange rate of \$4.03 per pound sterling stabilized on Mar. 25, 1940. Totals may differ from sums of amounts because, in converting to dollars, amounts were not forced to add to totals.

³ Represents the sum of rates payable by employer for employed persons for health insurance and pensions; the portion for health insurance is transferred from the pension account to the health insurance funds.

⁴ For low-paid workers aged 18 and over whose remuneration does not include board and lodging provided by employer, rates are adjusted as follows: When worker's remuneration exceeds 3s., but not as a day, employer's contribution increased (and worker's decreased) by 1d.; when remuneration does not exceed 3s., employer pays total contribution. For masters and seamen serving on a foreign-going ship, rates are reduced 3d.

Source: Beveridge Report, pp. 174, 227-229.

sions, since the subsistence needs of retired older persons are lower than for persons of working age.

The Scope of the Social Security Plan

Coverage

Under the social security plan proposed, virtually the entire working-age population of Great Britain would begin on July 1, 1944, to contribute toward a unified social security fund and would acquire rights toward benefits representing subsistence costs of living whenever normal income is interrupted by unemployment, disability, old-age retirement, or death of the income producer. The estimated 1944 population of Great Britain is divided into six classes, as follows:

Class I, employees (13,350,000 men, 4,750,000 women) comprising persons whose normal occupation is employment under contract of service, including military and civilian personnel in Government service;

Class II, others gainfully occupied (2,150,000 men, 450,000 women) including employers, traders, and independent workers of all kinds;

Class III, housewives, i. e., married women of working age (9,450,000), including those gainfully occupied;

Class IV, other persons of working age who are not gainfully occupied (1,000,000 men, 1,300,000 women), including students aged 16 and over, persons of private means, unmarried women engaged in housework without pay, and disabled persons;

Class V, children below working age, under age 15 or under age 16 if at school (5,000,000 boys, 4,800,000 girls);

Class VI, retired persons above working age (1,200,000 men aged 65 and over, 3,550,000 women aged 60 and over).

Contributions

Every person in classes I, II, or IV would pay, each week or other specified period, a single insurance contribution, differing with source of income, sex, and age. The employer of workers in class I would also contribute, affixing an insurance stamp to the worker's employment book and deducting the worker's share from his wages or salary. Employers insuring on their own behalf and other self-employed persons (class II) would contribute by affixing stamps to an occupation

card. Persons in class IV would affix their own stamps to social security cards.

For all adult age groups, contributions for men would be higher than for women to provide funds for benefits to which nongainfully occupied housewives would be entitled when their husbands receive benefits. A "housewife's policy," issued on marriage, would determine these rights to benefits. Married women who are gainfully employed might, however, elect to contribute as class I or class II workers, depending on their occupational status, and in that event would receive in their own right benefits for disability, unemployment, and retirement.

Children below working age would be exempt from contributions. The plan assumes that children's allowances, payable from the National Exchequer, would be granted on behalf of all such children when the responsible parent or guardian is receiving insurance benefits and on behalf of all but the first child of eligible age in all other families. Persons in class VI and those in receipt of other benefits would be excused from contributions. Persons of retirement age who remain at work would continue to contribute and to be

Table 5.—Great Britain: Weekly contribution rates for compulsory social insurance under proposed plan, beginning July 1944

Sex and age group	Employees ¹ (class I)			Others gainfully occupied ² (class II)	Others of working age ³ (class IV)
	Total	Insured persons	Employers		
	Rates in shillings and pence				
Men:	s. d.	s. d.	s. d.	s. d.	s. d.
16-17	5 0	2 6	2 6	2 0	1 6
18-20	6 3	3 6	2 9	3 6	3 0
21 and over	7 6	4 3	3 3	4 3	3 9
Women:	s. d.	s. d.	s. d.	s. d.	s. d.
16-17	4 0	2 0	2 0	2 0	1 6
18-20	5 0	3 0	2 0	3 0	2 6
21 and over	6 0	3 6	2 6	3 9	3 0
	Rates in dollars ³				
Men:	\$1.01	\$0.50	\$0.50	\$0.40	\$0.30
16-17	1.26	.71	.55	.71	.61
18-20	1.51	.86	.66	.86	.76
21 and over					.84
Women:					
16-17	.81	.40	.40	.40	.30
18-20	1.01	.61	.40	.61	.50
21 and over	1.21	.71	.50	.76	.61

¹ Includes gainfully occupied housewife unless she elects to be exempt from contributions and therefore is entitled only to maternity grant and benefit and other benefits based on husband's insurance.

² Excludes persons with total income of less than £75 a year who elect to be exempt from payment of contributions with resulting loss of benefit rights.

³ Dollars computed at official exchange rate of \$4.035 per pound sterling stabilized on Mar. 25, 1940. Totals may differ from sums of amounts because, in converting to dollars, amounts were not forced to add to totals.

Source: Beveridge Report, p. 174.

eligible for all types of benefits. Retirement benefits would be increased for each year of contributions after attainment of retirement age.

A comparison of weekly contribution rates for employees (class I) under the proposed plan with corresponding rates under the present system appears in table 4. Proposed rates of contribution for each class of insured persons and each age group of persons of working age are shown in table 5; they vary from 4s. 3d. (86 cents) a week for adult men employees to 2s. (40 cents) a week for boys and girls in class II and 1s. 6d. (30 cents)

a week for boys and girls in class IV. Employers would contribute from 2s. to 3s. 3d. (40-66 cents) a week on behalf of each of their employees; the amount would vary with the age and sex of the worker.

It is estimated that these insurance contributions would be sufficient, with specified Government contributions, to finance the basic benefits during periods of unemployment, disability, or retirement. In addition, the insurance contributions, including the share of the Exchequer, would finance marriage grants, maternity benefits and

Table 6.—Great Britain: Social security expenditures for 1938-39 and estimated expenditures under present plan for 1945 and under proposed plan for 1945, 1955, and 1965, by program

(In millions)

Program	Amount in pounds sterling					Amount in dollars ¹				
	Present plan		Proposed plan			Present plan		Proposed plan		
	1938-39	1945	1945	1955	1965	1938-39	1945	1945	1955	1965
Total	334	415	697	764	858	1,348	1,675	2,812	3,083	3,462
Social insurance	243	310	367	442	553	981	1,251	1,481	1,783	2,231
Benefits	213	290	349	424	535	859	1,170	1,408	1,711	2,159
Unemployment benefits (including training benefit)	90	84	110	109	107	363	339	444	440	432
Disability benefits other than industrial	19	27	57	68	71	77	109	230	274	286
Industrial disability benefits, pensions, and grants	10	13	15	15	15	40	52	61	61	61
Retirement pensions (old age)	94	163	126	190	300	379	658	508	767	1,211
Widows' and guardian benefits		7	29	26	21		117	105	85	85
Maternity grants and benefits		3	7	6	6		12	28	24	24
Marriage grants			1	3	3			4	12	12
Funeral grants			4	7	12			16	28	48
Administrative costs	22	20	18	18	18	89	81	73	73	73
Other payments	11					32				
National assistance	26	15	47	41	32	105	61	190	165	129
Assistance pensions			39	33	25			157	133	101
Other assistance	26	15	5	5	5	105	61	20	20	20
Administrative costs	(11)	(15)	3	3	2	(15)	(16)	12	12	8
Children's allowances		11	113	111	103		44	456	448	416
Allowances		11	110	108	100		44	444	436	404
Administrative costs		(11)	3	3	3		(19)	12	12	12
Health and rehabilitation services	65	79	170	170	170	262	319	686	686	686

¹ Dollars computed at official exchange rate of \$4.035 per pound sterling stabilized on Mar. 25, 1940. Totals may differ from sums of amounts because, in converting to dollars, amounts were not forced to add to totals.

² Includes unemployment assistance but excludes proposed training benefits.

³ Based on assumption of benefits at new proposed rates for all persons in receipt of disablement benefits at beginning of new program; if permanent invalids among recipients of disablement benefits receive pensions at rising rates during transitional period 1945-65, this figure would be reduced to £47 million.

⁴ Includes total cost of existing cases of prolonged disability; all present weekly payments will be raised to new rates with offset against the amount shown, in the reserves held by insurance companies and associations to cover their liabilities at present rates.

⁵ Represents £79 million for contributory widows', orphans', and old-age pensions, and £15 million for noncontributory old-age pensions.

⁶ Represents £24 million for contributory old-age pensions and pensions to widows aged 60 and over; £12 million for widows under 60; £10 million for noncontributory pensions; and £47 million for supplementary pensions.

⁷ Grants not payable under present plan.

⁸ At outset, persons then aged 60 or over are to be excluded from provisions.

⁹ Includes administrative costs for national assistance and children's allowances.

¹⁰ It is assumed that the scope of assistance in which administrative costs are relatively high will be greatly decreased and that such costs, which totaled about £7 million for central and local administration in 1938-39, should certainly not exceed £3 million in 1945. Costs of administering industrial disability benefits and pensions should not be more than 10 percent of the much higher benefits provided. £16 million is allowed for administering all other social insurance programs as compared with £14 million in

1938-39, an apparently reasonable assumption when increase in prices and in total scope of the program is offset against economies which will follow administrative coordination.

¹¹ Includes £3 million applied toward reduction of debt.

¹² The most important groups included are: (1) women aged 60-70, not entitled to present contributory pensions (it may be assumed that claimants for assistance will increase materially from this group); (2) persons between age 55 (50 for women) and 70 at outset, who are outside present scope of contributory pensions and who either will be exempt from contributions under proposed plan or will qualify for such inadequate pensions when they reach retirement age (long before 1965) that they will be in need; and (3) persons in classes II and IV who, because their annual income is below £75, will not qualify for contributory pensions.

¹³ Represents £24 million for public assistance (out relief) and £2 million for assistance to blind persons. Excludes £35 million for unemployment assistance, which was included with unemployment benefits.

¹⁴ Other than noncontributory and supplementary pensions included under retirement pensions.

¹⁵ Included with social insurance administrative costs.

¹⁶ Represents £15 million included in National Health Insurance and £50 million for other health services met from public funds.

¹⁷ Represents £19 million included in National Health Insurance and £60 million for other health services met from public funds.

¹⁸ Rough estimate on assumption that hospital treatment and all other treatment are included in health service through compulsory social insurance contributions without further voluntary contributions or charges. Estimate also assumes expansion of services from 1945 with corresponding reduction in number of cases requiring service.

Source: Beveridge Report, pp. 112, 191, 199, 201, 203, 204, 214, 241.

grants, widow's benefits, guardian's benefits, benefits to wives separated from their husbands, and funeral grants for the entire population. Costs of children's allowances would be met from the National Exchequer; approximately one-fourth of the costs of medical treatment and rehabilitation services would come from the insurance fund and three-fourths from the National Exchequer and local tax receipts. During a 20-year transitional period, certain interim rates of benefits are assumed for retirement pensions and may be desirable for disability benefits.

Eligibility

For current risks, such as unemployment, nonindustrial disability, and survivorship, eligibility for benefits would be dependent upon the payment of at least 48 contributions in a contribution year, except that contributions for persons receiving benefits would be waived or "excused," i. e., credited as if paid. For old-age retirement, the eligibility requirement would be an average of 48 paid or waived weekly contributions a year throughout the working life of the insured person from the beginning of the proposed program. Reduced benefits would be provided for persons who do not qualify for full payments, and public assistance, on a needs basis, would be available for persons whose ineligibility for full benefits brings them below subsistence levels. Special qualifying conditions for maternity benefits and for funeral grants may be necessary and, when the program is in full operation, special initial qualifying contributions would be required, except for disability of industrial origin and widow's or guardian's benefits.

Total Costs

Under the provisions of the plan it is estimated that the social security program would cost £697 million (\$2,812 million) in 1945, £764 million (\$3,083 million) in 1955, and £858 million (\$3,462 million) in 1965, including, in addition to cash insurance benefits, administrative expenses, children's allowances, public assistance, and national health services (table 6). Contributory social insurance benefits represent about 50 percent of the total in 1945, 56 percent in 1955, and 62 percent in 1965; public assistance expenditures represent 7, 5, and 4 percent of the total in the 3 years, respectively; children's allowances account for

16, 15, and 12 percent; administrative costs for all the foregoing services account for 3, 2, and 2 percent, respectively; while health services represent 24, 22, and 20 percent.

Source of Funds

The new social security plan is based on the tripartite system of contributions established with the unemployment insurance program in 1911—Government contributions from the National Exchequer representing contributions of citizens as taxpayers, compulsory contributions from insured persons as potential beneficiaries, and contributions from employers taxed for employment. The institutions for medical treatment and for domiciliary care of recipients of public assistance would be financed in part from local funds, bringing in a fourth source of income—citizens as local property taxpayers. The expenditures of local authorities for allied social services (such as housing, education, maternal and child welfare), though closely related to social security, are not reckoned in the social security budget.

"The distinction between taxation and insurance contribution is that taxation is or should be related to assumed capacity to pay rather than to the value of what the payer may expect to receive, while insurance contributions are or should be related to the value of the benefits and not to capacity to pay. Within insurance a further distinction may be drawn between voluntary and compulsory insurance. In voluntary insurance, the contribution is a premium which must be adjusted to some extent to the degree of risk; persons with low risks must be allowed to pay less for the same rate of benefit than those with high risks; otherwise they will not insure. In compulsory insurance, the contribution may vary with the risk but need not do so. . ."

Suggestions that social security should be financed wholly from general taxation or that it should be financed from earmarked special taxes are dismissed by Sir William on the ground that they break with the contributory principles on which insurance programs are based. As a further argument against assignment of taxes to special purposes, he cites the gasoline tax which was introduced specifically to improve roads for motor transportation; such earmarking, however, proved no assurance that the proceeds of the tax would be applied solely to the original purpose.

The contributory principle is retained in the plan because (a) insured persons can pay and like to pay and would rather pay than not; (b) it is desirable to keep the social insurance fund self-contained, with defined responsibilities and defined sources of income, in order that insured persons may realize that they cannot get increased benefits without increased contributions, may support measures for economical administration, and may realize that the Government is not the dispenser of gifts for which no one needs to pay; and (c) contributions provide an automatic record by which the insured persons may be classified in accordance with their type of occupation and by which their claims for particular benefits may be tested.

In general, Sir William believes that the argument for employers' contributions to the insurance system is not so strong as is that for requiring contributions from insured persons.

Table 7.—Great Britain: Social security income for 1938-39 and estimated income under present plan for 1945 and under proposed plan for 1945, 1955, and 1965, by source of funds

Year	Total	Contributions		Interest on exist- ing funds	Excheq- uer ¹
		Insured persons	Employ- ers		
Amount in millions of pounds sterling					
Present program: ²					
1938-39.....	342	55	66	9	212
1945.....	432	69	83	15	265
Proposed program:					
1945.....	697	194	³ 137	15	351
1955.....	764	196	³ 135	15	418
1965.....	858	192	³ 132	15	519
Amount in millions of dollars ⁴					
Present program: ²					
1938-39.....	1,380	222	266	36	855
1945.....	1,743	278	335	61	1,069
Proposed program:					
1945.....	2,812	783	³ 553	61	1,416
1955.....	3,083	791	³ 545	61	1,687
1965.....	3,462	775	³ 533	61	2,094
Percentage distribution					
Present program: ²					
1938-39.....	100	16	19	3	62
1945.....	100	16	19	4	61
Proposed program:					
1945.....	100	28	³ 20	2	50
1955.....	100	25	³ 18	2	55
1965.....	100	22	³ 15	2	61

¹ Represents balance met from Exchequer and/or local tax receipts.

² Includes social insurance systems and allied services.

³ Includes payments from reserves held by employers (or their insurers) for compensation on old scales to persons injured before July 1944, amounting to £6 million for 1945 and £5 million for 1955 and 1965.

⁴ Dollars computed at official exchange rate of \$4.035 per pound sterling stabilized on Mar. 25, 1940. Totals may differ from sums of amounts because, in converting to dollars, amounts were not forced to add to totals.

Source: Beveridge Report, pp. 112, 206, 207.

The employer's tax is not related to his profits or his capacity to pay; it varies with the extent to which he uses labor and not with the extent to which, in the management of his business, he endeavors to prevent unemployment or sickness. The employer's tax, however, can be described as an addition to wages; it can and should be regarded as a proper part of the cost of production; it is in the employer's interest that his employees are maintained during inevitable intervals of unemployment or illness and that they should have an income which helps to make them efficient producers. Employers should, and most do, feel concerned with the lives of those who work under their control. Employers should also have a definite interest, based on contributions, in the administration and improvement of social insurance. Special contributions of employers to cover the risk of industrial accident and illness are described below under industrial disability.

Under the existing program for social insurance and allied services, 16 percent of the income of £342 million (\$1,380 million) in 1938-39 was derived from insured persons, 19 percent from employers, and 65 percent from public funds, including 3 percent in interest on existing social insurance funds. Estimated income for 1945 would be £90 million (\$363 million) higher or a total of £432 million (\$1,743 million), distributed in approximately the same proportions. Under the proposed plan, the 1945 income is estimated at £697 million (\$2,812 million), more than twice that of 1938-39, and 61 percent above the estimate for the existing programs in 1945. The share borne by insured persons under the new program would increase by about 80 percent, representing in part the contributions of insured persons newly included in coverage. Employers would contribute approximately the same percent of the total as at present (20 percent) and the amount derived from public funds, although £86 million (\$347 million) more than that estimated for the existing program, would represent only about half of the total. Not until 1965 would public funds provide as high a proportion of total income as under the existing program. (See table 7.)

The Beveridge report explicitly denies that there is anything sacred about the division of financial responsibility suggested; it is no more than a basis for discussion. "It is possible to argue that the contribution of employers should

Table 8.—Great Britain: Average weekly expenditures on security in households of industrial workers, 1937–38 prices¹

Class of expenditure	Average weekly expenditures		
	At 1937–38 prices		Per adult man at 25-percent increase in prices ²
	Per household	Per adult man	
Total.....	\$1.50	\$1.15	\$1.44
Voluntary insurance premiums, payments to pension funds, etc.	.58	.45	.56
Medical treatment, including hospital, doctor, dentist, optician, midwife, nursing, drugs, and appliances.....	.41	.31	.39
Compulsory insurance.....	.51	.39	.49

¹ Dollars computed at official exchange rate of \$4.9167 per pound sterling (average of rates for calendar years 1937 and 1938).

² Increase shown for comparison with contribution rates assumed for proposed social security plan.

Source: Beveridge Report, p. 115.

be reduced, at the cost either of the insured persons or of the National Exchequer. On behalf of insured persons it can be argued that even if the contribution proposed is within the capacity of most adult men, it is not within that of persons with low wages, and that these should be relieved at the cost of the taxpayer or the employer. . ."

It is estimated (table 8) that in 1937–38 industrial workers spent an average of \$1.50 per household per week for security, i. e., for voluntary insurance, medical care, and compulsory insurance contributions. For an adult male these expenditures averaged \$1.15 a week. The expenditures shown in the table are average expenditures, not those of the poorest families; individuals with incomes of less than \$8 a week paid on the average 55 cents a week for security, while those with weekly incomes between \$16 and \$20 paid 70 cents a week. Under the Beveridge proposals the capacity of lower-paid workers to contribute toward social insurance without depleting resources needed for subsistence would be increased materially by children's allowances. Furthermore, "contributions for voluntary insurance must in general be paid whether the contributor is earning or not. . . In social insurance, on the other hand, contributions are required of employees only when wages are being earned. Social insurance, unlike voluntary insurance, gives to these contributors an additional benefit of remission of substantial contributions when, for any reason, they are not in receipt of earnings." Sir William believes that the proposed contribu-

tion scale would not be excessive for any appreciable number of insured persons.

One-half or more of the total costs of the plan would be borne by the National Exchequer and local tax funds—50 percent in 1945, 55 percent in 1955, and 61 percent in 1965. Interest on investment of existing trust funds is estimated as 2 percent of the total throughout the period. The insurance contributions of insured persons and employers would represent declining proportions of costs, decreasing from 28 percent derived from insured persons in 1945 to 22 percent in 1965, and from 20 percent derived from employers in 1945 to 15 percent in 1965 (table 7).

Allocation of Expenditures

The report points out also that some of the proposed expenditures which would be borne wholly or mainly by the Exchequer are for purposes hitherto the accepted responsibilities of insured individuals, such as support of children and the provision of medical care for dependents. Shifting such responsibilities from the citizen as consumer to the citizen as taxpayer, it may be argued, might lead to extravagance. The main burden on the Government would come 20 years hence in provision for the large and growing proportion of aged persons. "That is a burden which cannot be escaped; the facts are inexorable; the older people will be here and will be maintained—if not by pensions in their own right, then at the cost of their individual families, by charity, or by pensions subject to a means test. The plan of this report ensures that this inevitable burden shall be foreseen and shall be made as light as possible, by encouraging those who can work to go on working, and shall be borne fairly by the community as a whole."

In the actuarial allocation of insurance contributions for adult class I workers, i. e., employed persons, the Exchequer would bear one-third of the costs of unemployment benefits and one-sixth of other benefits, except marriage and funeral grants, the costs of which would be met solely from contributions of insured persons. Employers and insured persons would share equally in meeting five-sixths of the expenditures for all weekly benefits except unemployment benefits, for which each would finance one-third. These allocations include administrative costs and an actuarial margin.

Table 9.—Great Britain: Actuarial allocation of weekly contribution rates for adults in class I to employee and employer

Program	Men			Women		
	Total	Em- ployee	Em- ployer	Total	Em- ployee	Em- ployer
Amount in pence						
Proposed total contribution.....	90.0	51.0	39.0	72.0	42.0	30.0
Contribution:						
Benefits and adminis- tration.....	79.7	41.3	38.4	64.1	34.1	30.0
Health services.....	10.0	8.5	1.5	8.0	6.5	1.5
Margin ¹.....	.3	1.2	-.9	-.1	1.4	-1.5
Amount in dollars ²						
Proposed total contribution.....	1.51	0.86	0.66	1.21	0.71	0.50
Contribution:						
Benefits and adminis- tration.....	1.34	.69	.65	1.08	.57	.50
Health services.....	.17	.14	.03	.13	.11	.03
Margin ¹	-.03	.03	-.02	-.03	.03	-.03

¹ Represents difference between total contribution and amount allocated to benefit cost.

² Dollars computed at official exchange rate of \$4.035 per pound sterling stabilized on Mar. 25, 1940. Totals may differ from sums of amounts because, in converting to dollars, amounts were not forced to add to totals.

Source: Beveridge Report, p. 188.

The proposed contributions include, for all classes, a contribution toward the costs of health services, varying from 10d. (17 cents) a week for an adult man and 8d. (13 cents) for an adult woman to 6d. (10 cents) for young persons aged 16-17. The allocation of the total contributions of adult insured workers and their employers for social insurance benefits, health services, and margin are shown in table 9, and for contributions of all insured persons in classes I, II, and IV in table 10.

The Value of Social Security to Contributors

In answering the question whether social security is worth its money price, Sir William says, in part: "For the insured person the answer is clear. The capacity and the desire of British people to contribute for security are among the most certain and most impressive social facts of today. They are shown in the phenomenal growth both of industrial assurance and of hospital contributory schemes . . . On every occasion the pressure has been to come into insurance rather than to keep out, and to get higher benefits rather than to pay lower contributions . . . The popularity of compulsory social insurance today is established, and for good reason; by compulsory

Table 10.—Great Britain: Actuarial allocation of weekly contribution rates for classes I, II, and IV

Class and program	Men aged—			Women aged—		
	21 and over	18-20	16-17	21 and over	18-20	16-17
Amount in pence						
Class I:						
Proposed total contribution.....	90.0	75.0	60.0	72.0	60.0	48.0
Benefits and administration.....	79.7	66.4	53.1	64.1	53.4	42.7
Health services.....	10.0	8.0	6.0	8.0	6.0	6.0
Margin ¹.....	.3	.6	.9	-.1	.6	-.7
Class II:						
Proposed total contribution.....	51.0	42.0	24.0	45.0	36.0	24.0
Benefits and administration.....	40.5	33.7	27.0	37.1	30.9	24.7
Health services.....	10.0	8.0	6.0	8.0	6.0	6.0
Margin ¹.....	.5	.3	-.9	-.1	-.9	-.7
Class IV:						
Proposed total contribution.....	45.0	36.0	18.0	36.0	30.0	18.0
Benefits and administration.....	33.7	28.1	22.5	26.8	22.3	17.9
Health services.....	10.0	8.0	6.0	8.0	6.0	6.0
Margin ¹	1.3	-.1	-10.5	1.2	1.7	-5.9
Amount in dollars ²						
Class I:						
Proposed total contribution.....	1.51	1.26	1.01	1.21	1.01	0.81
Benefits and administration.....	1.34	1.12	.89	1.08	.90	.72
Health services.....	.17	.13	.10	.13	.10	.10
Margin ¹	-.01	.02	-.01	-.01	-.01	-.01
Class II:						
Proposed total contribution.....	.86	.71	.40	.76	.61	.40
Benefits and administration.....	.68	.57	.45	.62	.52	.42
Health services.....	.17	.13	.10	.13	.10	.10
Margin ¹.....	.01	-.01	-.15	.01	-.01	-.12
Class IV:						
Proposed total contribution.....	.76	.61	.30	.61	.50	.30
Benefits and administration.....	.57	.47	.38	.45	.37	.30
Health services.....	.17	.13	.10	.13	.10	.10
Margin ¹.....	.02	.01	-.18	.03	.03	-.10

¹ Represents difference between total contribution and amount allocated to benefit cost.

² Dollars computed at official exchange rate of \$4.035 per pound sterling stabilized on Mar. 25, 1940. Totals may differ from sums of amounts because, in converting to dollars, amounts were not forced to add to totals.

Source: Beveridge Report, p. 189.

insurance, so long as it is confined to meeting essential needs, the individual can feel assured that those needs will be met with the minimum of administrative cost; by paying . . . a substantial part . . . as a contribution, he can feel that he is getting security not as a charity but as a right.

"For the employer, the answer should also be clear. What he pays as insurance contribution is part of the cost of his labour—from his point of view an addition to wages. At whatever reasonable point the employer's insurance contribution is fixed, it is a small part of his total bill for labour and of his costs of production; it is the sign of an interest which he should feel and does feel in the men whose work comes under his control." The Government bears costs which are the inevitable burden of citizens as taxpayers or as consumers, a burden which cannot be escaped. The proposed social security budget presents figures large in comparison with budgets for previous years, but not large in relation to national income. The

plan for social security "is only a means of redistributing national income, so as to meet openly needs which must be met in one way or another."

Basis and Character of Proposed Changes

Major particulars of the recommendations on coverage, benefits, grants, allowances, and social services are outlined in the following pages with special reference to the changes proposed in existing provisions. It must be emphasized, however, that a brief review cannot do justice to the wealth of information and analysis contained in this epochal report. For the philosophy of social security there outlined by Sir William, the details of particular proposals, and the important record of existing provisions in Great Britain, the reader is urged to consult the original document.

Of the 23 specific changes in existing systems of social insurance and allied services proposed in the report, 4 relate to insurance coverage, 8 are concerned with the character, levels, or duration of insurance benefits, and the remaining 11 recommend modifications of administration to provide a unified program. Three other substantive recommendations deal with the content and place of public assistance, children's allowances, and health and rehabilitation services in the unified plan for social security.

Insurance Coverage

Housewives.—One of the most significant proposals is the "recognition of housewives as a distinct insurance class of occupied persons with benefits adjusted to their special needs." Proposals to meet such special needs include a marriage grant based on contributions as an insured person before marriage (though it is indicated that this proposal might be subject to postponement or discard without material effect upon the plan as a whole); a maternity grant; widowhood and separation provisions and retirement pensions; benefits during the husband's unemployment and disability if the wife is not gainfully occupied; and if the housewife is gainfully occupied special maternity benefit in addition to the maternity grant and, if she elects to contribute, somewhat lower than standard unemployment and disability benefits in her own right. These recommendations include the abolition of the existing Anomalies Regulations for Married Women, which

were imposed to prevent the use of unemployment benefits to subsidize women who withdrew from the labor market on marriage with no intention of reentering covered employment. Under the existing unemployment insurance system, the housewife is recognized as an adult dependent of her husband, and his unemployment benefit is increased on her behalf; in health insurance she is not recognized at all, except during maternity.

"In any measure of social policy in which regard is had to facts," the report declares, "the great majority of married women must be regarded as occupied on work which is vital though unpaid, without which their husbands could not do their paid work and without which the nation could not continue." The social security plan treats man and wife as a team by making the standard rate of all benefits that for a man and wife, subject to reduction if there is no wife or if the wife is also gainfully occupied, and by treating a man's contributions as made on behalf of himself and his wife as two equally essential members of a team. Most married women have worked at some gainful occupation before marriage, and most who have done so give up that occupation on marriage or shortly thereafter.

"On marriage a woman gains a legal right to maintenance by her husband as a first line of defense against risks which fall directly on the solitary woman; she undertakes at the same time to perform vital unpaid service and becomes exposed to new risks, including the risk that her married life may be ended prematurely by widowhood or separation. . . . Moreover, even if a married woman, while living with her husband, undertakes gainful occupation, whether by employment or otherwise, she does so under conditions distinguishing her from the single woman in two ways. First, her earning is liable to interruption by childbirth. . . . In the national interest. . . the expectant mother should be under no economic pressure to continue at work as long as she can, and to return to it as soon as she can. Second, to most married women earnings by a gainful occupation do not mean what such earnings mean to most solitary women. Unless there are children, the housewife's earnings in general are a means, not of subsistence but of a standard of living above subsistence. . . . In sickness or unemployment, the housewife does not need compen-

sating benefits on the same scale as the solitary woman because, among other things, her home is provided for her either by her husband's earnings or benefit if his earning is interrupted."

Under the Beveridge plan a woman, on marriage, begins a new life in relation to social insurance by acquiring a housewife's policy endorsed on or attached to her previous employment card, occupation card, or security card, depending upon her prior occupational status. She forfeits rights to unemployment or disability benefits acquired by contributions before marriage. If she engages in employment or other gainful occupation, she may elect to remain exempt from social insurance contributions and ineligible for unemployment and disability benefits in her own right or may contribute, and thereby requalify for unemployment and disability benefits at two-thirds of the normal single-person rate. If gainfully occupied, whether she claims exemption or decides to contribute, she would receive, on giving up earnings for the period of childbirth, both the maternity grant available for all married women and maternity benefit for 13 weeks at a rate above the normal rate of unemployment and disability benefit for men and single women. "Taken as a whole, the plan for social security puts a premium on marriage, in place of penalizing it."

Self-employed persons.—Persons working on their own account (class II) would be covered by the old-age retirement program through contributions to the social insurance fund. These contributions would be approximately the same as those of employed persons and would not equal the combined employer and employee shares. Many independent workers, such as small shopkeepers, are poorer than many of those employed under contract of service and are equally dependent on good health for their income. However, short-time disability of self-employed persons is difficult to prove and may not seriously interrupt earnings, and since many persons working on their own account have limited means and cannot afford the full contribution paid by employers and employees in class I, it is proposed that disability benefits for class II be limited to disability which lasts more than 13 weeks. Certain groups, such as home workers, share fishermen, and small contractors, who are included in the existing health insurance program, would probably be placed in class II and would not be compulsorily insured against the first 13 weeks of

sickness; they would be eligible, however, for higher than present benefits for prolonged disability. Self-employed persons would also be eligible for a training benefit equivalent to the unemployment benefit, if they desired to learn a new trade.

Nongainfully occupied persons.—A major change in coverage, in addition to the extension of insurance against old-age and prolonged disability to all gainfully occupied persons, is extension of old-age insurance coverage to all persons of working age, whether or not gainfully occupied. It is held that all persons, even if not gainfully occupied throughout their working lives, should be assured subsistence income when they are too old to work and should obtain that income through contributions paid during their adult years. Insurance against disability, on the other hand, is proposed only for gainfully occupied persons. Persons of working age who are not gainfully occupied (class IV) would also insure for training benefit through contributions on their security cards.

The group of nongainfully occupied persons includes a few who, through infirmity, are permanently incapable of work, and a few who, because of private means, may never need to work; a much larger number will be engaged in gainful work at a later stage in their lives (for example, students over age 16), and many may alternate between working for pay and giving unpaid services other than as housewives, such as daughters who are looking after parents. "Such persons . . . cannot count on continuance of their support throughout life . . . If they lose their unpaid livelihood . . . while they are of working age, they will be able to obtain training benefit as a means of passage to other livelihoods. They need to be assured of pensions for their old age. Those who work in employment all their lives will pay contributions for retirement pensions throughout; it is contrary to insurance principle that others who equally need pensions should contribute only in part of their lives, or should be able, as at present, to make factitious contracts of employment late in life with a view to securing pensions at minimum cost."

Removal of existing exemptions.—The third important change in coverage proposed in the social security plan is the abolition of existing exceptions from insurance coverage, i. e., persons

receiving more than £420 (\$1,695) a year from employment in nonmanual occupations; persons in government service, national and local; policemen; nurses; railroad employees; and indoor domestic servants in private homes. Nearly all such persons have hitherto been excluded from unemployment insurance, but only the higher-paid nonmanual workers have been excluded from other types of compulsory social insurance protection. "The view taken here is that, as regards unemployment, all industries should stand together," both those which have small risk of unemployment as well as those which claim to have no unemployment risks. Distinctions among industries, it is pointed out, lead to difficult demarcation problems. If there are any occupations which have already made provisions for old-age retirement and disability insurance, "they should do so in future in the light of the basic provision being made for all, including their members, by the national plan for social security."

This proposal would mean a substantial increase in employee and employer contributions toward social security—proportionately a greater increase than for other classes. Since the full rate of old-age retirement benefits would not be reached until the end of the 20-year transition period, there would be time to readjust the special plans for retirement pensions and, if employers and employees desire, to reduce the contributions now payable under these special plans.

Abolition of present salary limits for coverage of nonmanual workers is urged on the ground of injustice in exempting highly paid persons from compulsory contributions required of lower-paid employees in the same occupations; it avoids the present complicated and unsatisfactory devices for continuation of coverage on a voluntary basis when persons are exempted from coverage in middle life or afterwards because their salaries exceed the compulsory level; it puts an end to troublesome questions of defining nonmanual work and rates of pay in seasonal (fluctuating) occupations; and it removes such anomalies as now exist with identical income limitations for single men and heads of families.

Comprehensiveness of coverage.—With these extensions of coverage, the social security plan proposed for Great Britain encompasses the entire population, assuring, as a matter of right for those who meet the contributory qualifications: sub-

sistence payments in the form of universal old-age retirement pensions; unemployment benefits for all who suffer income loss through unemployment; disability benefits for all whose earnings are interrupted through periods of prolonged illness (more than 13 weeks) and for all employees who suffer such interruption through illness of more than 3 days' duration; training benefits for all persons of working age (except class I workers) who need to acquire skills for a gainful occupation; funeral grants with respect to every person who dies; pensions to widows, or guardians of small children deprived of parental support; special marriage grants, maternity grants, and separation benefits for all married women and maternity benefits for mothers who are gainfully employed; and special allowances for adult dependents other than wives.

Benefits for Unemployment, Training, and Disability

Sir William places all benefits for income loss at uniform levels, i. e., the subsistence cost for a working man and his wife and for single workers, classified by sex and age group. "Uniformity," he says, "has the advantage of giving no motive to the insured person to claim one form of benefit rather than another (say unemployment rather than disability) because it is higher and not because it really fits his case." Moreover, all forms of compensation for current wage loss would have uniform provisions for qualification, waiting period, and benefit duration. Under the existing social insurance programs there is wide variation among these provisions; disability benefits are lower for prolonged than for temporary disability, and unemployment benefits are higher than either, despite the fact that the sick person needs more income than the able-bodied unemployed man, for special food or attention. In prolonged interruption of earnings, moreover, "income needs tend to increase rather than to decrease; the other means at the disposal of the insured person become exhausted; expenditures on clothing and equipment which he may have been able to postpone become unavoidable, since they cannot be postponed indefinitely. Measures other than the provision of income become increasingly necessary, to prevent deterioration of morale and to encourage recovery."

To correct these deficiencies in existing programs, the plan proposes uniform subsistence

benefits for unemployment, training, and non-industrial disability, payable to all qualified persons after a 3-day waiting period, for which payments would be made retroactively if the duration of the income loss is 4 weeks or more. No means test is imposed for any of these benefits, and duration is unlimited except for training benefits and certain limitations which would be applied for persons above working age who might be eligible for old-age retirement benefits. Certain requirements for accepting offers of suitable work or attending a training course would be imposed, however, for continued receipt of unemployment benefits after 26 weeks in normal cases, and disability benefits would be conditional on the beneficiary's willingness to cooperate in rehabilitation measures if his working capacity could be restored or improved thereby. The training benefit would normally be limited to 26 weeks and would be restricted to persons in classes ineligible for unemployment benefits in their own right, i. e., gainfully occupied persons (other than employees), housewives, and nongainfully occupied persons of working age (classes II, III, and IV). Subject to regulations, provision would be made also for grants, by way of loan or otherwise, to meet, in whole or part, expenses for transportation and temporary lodging for persons taking training courses at a distance from home. These grants would be available also for unemployed persons in class I who take jobs away from home.

Dependents' allowances would be payable to single persons in receipt of benefits for unemployment, training, or disability, if they have living with them a nongainfully occupied dependent above the age for children's allowances.

The benefit year for all benefits would comprise 12 months beginning with the first of October, and rights to full benefits, grants, and allowances for unemployment, training, and disability would require 48 weekly contributions paid or excused in the preceding contribution year ending in July. For a housewife, the relevant contributions would be those of her husband. The report points out that only a few persons dependent on earnings would be disqualified by the contribution requirement, e. g., seasonal workers or others who take work only occasionally and who are not continuously available for work. For persons who fail to meet the full qualifications, benefits, reduced

in amount or duration, would be determined by regulations. When the program is in full operation, there would be an initial qualifying condition of 26 actual contributions, and the duration of nonindustrial disability benefits would be limited to 52 weeks unless the insured person has paid 156 actual contributions.

The report points out that the correlative of adequate benefits paid by the Government for unavoidable interruption of earnings, however long, is "enforcement of the citizen's obligation to seek and accept all reasonable opportunities of work, to cooperate in measures designed to save him from habituation to idleness, and to take all proper measures to be well. The higher the benefits provided out of a common fund for unmerited misfortune, the higher must be the citizen's sense of obligation not to draw upon that fund unnecessarily."

Thus, (1) persons in receipt of unemployment benefits cannot be allowed to hold out indefinitely for the type of work to which they are accustomed or for work in their present places of residence if other work which they could do is available at standard wages for that work; (2) to prevent unnecessary idleness and, incidentally, to unmask the relatively few persons who may be suspected of malingering, who have perhaps some concealed means of earning, unemployed workers should be required to attend work or training centers to improve their earning capacity; (3) present measures for control of claims to disability—both by certification and sick visiting—will need to be strengthened; (4) special attention must be paid to the prevention of chronic disability, by advice and supervision of cases in which it is threatened and by research into its causes; (5) requirements for benefit eligibility must be enforced when necessary by suitable penalties.

In this framework, the social security plan would offer a married man with a nongainfully occupied wife and no children or other dependents unemployment benefits of 40s. (\$8.07) a week, one-third higher than under the existing program and for unlimited periods, without a means test, in contrast to 26 weeks—the present limit on duration of insurance payments. For agricultural workers the increase in benefits would be even greater, because the existing program for agriculture provides lower rates of unemployment benefit for these workers while the

proposed plan makes no such distinction. For short-term disability the benefits for a married man with a nongainfully occupied wife would be more than doubled—40s. (\$8.07) a week instead of 18s. (\$3.63)—and there would be no transfer to a lower disablement rate—now 10s. 6d. (\$2.12) a week if the disability extended beyond 26 weeks. Benefits for other age groups would be lower for single than for married persons and lower for women than for men, as is now the case, but in all instances they would be higher than present levels and, under conditions adapted to various modes of gainful work, would establish protection against current risks of income loss for the entire British population of working age.

Special Pensions for Prolonged Industrial Disability

Disability of industrial origin poses special questions. The social security plan proposed by Sir William advocates the abolition and replacement of the present system of workmen's compensation by including provisions for industrial accident and disease within the unified social insurance program, subject to a special method of meeting costs, special pensions for prolonged disability, and grants to dependents in cases of death.

The existing system of workmen's compensation was introduced in limited form in 1897 and made general in 1906. The report points out that although the system has conferred great benefits in the past it has many disadvantages: (1) it rests in the last resort upon the threat of litigation or on formal legal proceedings; (2) it provides no machinery for aiding workers in presenting their claims, and workers feel, rightly or wrongly, under pressure to reduce claims, accept unfair lump-sum settlements, or go back to unsuitable light work for which they are not ready; (3) it affords no absolute assurance of payment, since employers, except those in mining, are not compelled to insure; (4) it fails to assure maintenance of necessary income, since, particularly in cases of permanent or prolonged disability, the workers agree to accept lump sums which prove inadequate or are injudiciously expended to meet pressing, but temporary, needs, and in process of bargaining for such lump sums the workers are afraid to prejudice their positions by attempting to get well or by taking any kind of work; (5) it entails

inevitable demarcation disputes when compensation has to be provided from different funds by different authorities; (6) it embodies principles for defining dependents which differ from those of existing unemployment insurance and pension programs; (7) its administrative costs are unnecessarily high—ranging from 45 percent of the premiums paid to insurance companies to 7 percent of the premiums paid to some of the mutual indemnity associations in coal mining, not including substantial costs incurred by some workers in presenting claims—since methods of negotiation of claims and litigation are inevitably more expensive than procedures for determining claims by administrative authority subject to appeals to special tribunals; (8) it provides no assurance of compensation for disability arising from an industrial disease which is gradual in onset, since employees with symptoms of such disease may be discharged and since difficulties may arise in tracing its origin to any one of successive employments; (9) it contributes "little or nothing to the most important purpose of all, which should have come first, namely, restoration of the injured employee to the greatest possible degree of production and earning as soon as possible," since—except for workers with no dependents who become totally disabled or die—it makes no provision for medical, hospital, or rehabilitation services other than the medical treatment available under national health insurance.

Workmen's compensation, the "pioneer system of social security in Britain," the report says, "was based on a wrong principle and has been dominated by a wrong outlook. It allows claims to be settled by bargaining between unequal parties, permits payment of socially wasteful lump sums instead of pensions in cases of serious incapacity, places the cost of medical care on the workman or charity or poor relief, and over part of the field, large in the numbers covered, though not in the proportion of the total compensation paid, it relies on expensive private insurance."

In view of the fact that the needs of disabled workers and families of workers who are killed are the same regardless of the cause of the worker's disability or death, it may be argued that the flat rate of compensation adopted under the plan for other forms of income interruption should also be applied without reserve or qualification to industrial accident and disease. Arguments can be

advanced, however, for making a distinction, since some occupations are especially dangerous, since persons disabled in industry have been working under orders, and since employers are currently liable at common law. For death or prolonged disability, according to the report, the reasons for distinguishing accident and disease of industrial origin from such contingencies due to other causes outweigh those for complete uniformity of treatment.

The social security plan proposes, therefore, to treat the first 13 weeks of industrial disability like any other form of disability and to abandon the existing separate system of workmen's compensation. If disability due to industrial accident or disease lasts more than 13 weeks, benefits at a flat rate would be replaced by an industrial pension related to the average earnings of the disabled worker and continued as long as disability lasts. For total disability the pension would represent two-thirds of the full-time earnings of the worker, subject to a minimum equal to his disability benefit, including dependent's allowance, if any, and a maximum of £3 (\$12.10) a week. For partial disability, the industrial pension would be related to loss of earning capacity. If death results from industrial accident or disease, industrial grants would be payable on behalf of the widow, if any, and persons wholly or mainly dependent on the deceased. Regulations would determine the amount of such grants and their relation to the widows' and guardians' benefits and funeral grants.

These special payments would be financed in part from payments of insured persons in class I and their employers, in part from the Exchequer, and in part from special levies on employers, with adjustments at the outset of the program for liabilities already incurred by employers or their insurers. Industrial pensions would not be payable with respect to disability arising after pensionable age, but if granted before that age would continue for life in place of the contributory old-age insurance benefit if it exceeded the latter. A worker receiving an industrial pension for partial disability would be permitted to work; should he suffer unemployment or illness he could qualify for unemployment or disability benefits and receive such benefits and the industrial pension simultaneously. No contributory conditions would be imposed for any benefit, pension, or grant with respect to disability or death arising

from industrial accident or disease; rights to such payment would depend solely on whether or not the contingency arose out of and in the course of employment under contract of service.

The integration of provisions for industrial accident and disease with the social security plan would require, in addition to the changes already outlined: (1) abolition of the existing remuneration limit on coverage for nonmanual workers; (2) restriction of lump-sum payments for disability to cases in which the social security office is satisfied that such a payment is in the employee's interest; (3) dealing with claims by administrative, rather than legal, procedure with provision for appeals by employees, employers, or their associations to special local tribunals of three members; (4) review of the law of employers' liability in view of improved provisions for industrial accident or disease; (5) establishment of statutory associations of employers and employees in industries classed as hazardous to promote safety and measures for rehabilitation and reemployment, to advise in formulation of regulations, to collect special employer levies toward financing the program, and to establish systems to supplement benefits under the proposed program.

Old-Age Retirement Benefits

Unlike the existing program for contributory old-age pensions, the social security plan proposes to make old-age benefits conditional on retirement from work, with provision for an increase in amount of benefits for each year of postponed retirement. These proposals are made (1) as a logical consequence of giving adequate amounts, (2) as an incentive for the individual to continue at work as long as he can, instead of retiring, in order to lighten the burden that would otherwise fall on the community through the large and growing proportion of people at the higher ages, and (3) as a recognition of the fact that the age to which men can go on working with satisfaction to themselves and advantage to the community varies with individuals and with occupations. "Adequate pensions with a flexible age of retirement will increase happiness and wealth in many ways. Early retirement of men on pension is not wanted or useful as a cure for unemployment." On the contrary, there should be as few idle consumers as possible at any age after childhood is past. Two reservations to this statement must

be recognized, however: first, that in some occupations, such as service in the armed forces, early retirement and pensions are needed; and second, that the possibility of early retirement is a means of adjusting labor supply to fluctuations in demand.

A person who continues gainful work after reaching the retirement age would continue to contribute to the social security fund at rates applicable to his class. For each such contribution year, the basic pension would be increased by 1s. (20 cents) a week for a single person and 2s. (40 cents) a week for a couple. The worker, until he retires, would be able to obtain unemployment or disability benefits, for perhaps a maximum of 20 weeks in a benefit year. If a person who has retired on pension thereafter undertakes paid work in employment or otherwise, the amount of his pension in any 3 months would be reduced by a proportion of his earnings in a previous 3-month period. If a person in class IV defers claiming the pension for which he is eligible and continues to contribute, his pension would be increased as for gainful workers.

The plan for social security proposes a basic pension of 40s. (\$8.07) a week for a retired man aged 65 or over with a nongainfully occupied wife, regardless of her age. Should she die, his pension would be that of a single man. For a single man aged 65 or over and for a single woman aged 60 or over, the basic pension would be 24s. (\$4.84) a week. These basic rates of payment, however, would be lower during a 20-year transitional period, but even the reduced rates would be higher than under the existing program. For persons now receiving contributory pensions or contributing to the existing pension plan, the benefits in the first year (1944-45) would start at 25s. (\$5.04) a week for a married couple (representing a 25-percent increase over the existing rate) and at 14s. (\$2.82) a week for a single person (a 40-percent increase over present levels). The benefits would rise to 32s. 6d. (\$6.56) a week for a married couple and to 19s. (\$3.83) a week for a single person in 1954-55, plus, in each case, any weekly increase payable for postponed retirement.

For a person to qualify for full retirement benefits, his contribution record would have to show an average of not less than 48 contributions paid or waived throughout his working life from the beginning of the proposed insurance program.

In general, he would remain in full benefit status by certifying that he was not earning. Special qualifying conditions would apply during the 20-year transition period. For persons who are excluded from the existing contributory pension program, rates would be somewhat lower during the transitional period. Benefits for these newly covered groups would not be payable until the plan had been in operation for 10 years, and the increase for postponed retirement would not apply until after June 1954.

Great Britain is faced with a serious problem of old age. Persons of pensionable age represented an estimated 12.0 percent of the population in 1941 and may constitute, according to the report, 20.8 percent in 1971. The problem is dealt with at present by a threefold system of Government pensions: (1) contributory pensions of 10s. (\$2.02) a week to men aged 65-70 and to women aged 60-70, payable without a means test and regardless of their continuance in employment, and for the most part limited to persons who have been employed; (2) noncontributory pensions of 10s. (\$2.02) a week or less, payable to all persons aged 70 or over, subject to a means test unless they have been receiving a contributory pension; and (3) supplementary pensions payable to increase the amount of contributory or noncontributory pensions, subject to a means test different from that applied for receipt of noncontributory pensions. In general, persons below age 70 may receive contributory and supplementary pensions only if they have been in what the report terms class I. Such pensions are not generally available to persons who have never been gainfully occupied, to those who have worked on their own account, or to the wives or widows of such persons. A voluntary system of old-age insurance, established in 1937, has permitted persons outside the contributory system to qualify for pensions, but in the main the only public provision for the aged in these groups is public assistance administered by local authorities with their own tests of need.

The present contributory pensions, the report finds, "are manifestly inadequate, if there are no other resources; at the same time they are often superfluous, since they may be drawn by people still able to earn a full living. . . Any plan of social security worthy of its name must ensure that every citizen, fulfilling during his working life the

obligation of service according to his powers, can claim as of right when he is past work an income adequate to maintain him." At the same time, an adequate plan must avoid "spending money which is urgently needed elsewhere or money on a scale throwing an intolerable financial burden on the community." An essential part of the plan is a retirement pension enough for subsistence whether or not the pensioner has other resources. Such subsistence pensions, however, would not be paid from the beginning of the plan to any persons past working age. Full subsistence payments would be postponed to permit the national economy to be built up again after the disturbance of war, to permit adjustment of the great variety of existing pension plans to the new plan, and to allow for determination of appropriate levels of subsistence benefits and pensions.

The proposed transitional period of 20 years would not affect any man under age 45 or any single woman under age 40 at the beginning of the social security plan. Persons who are already in receipt of contributory pensions without retirement conditions would continue to receive their \$2 a week as long as they like and would continue to work and to contribute toward the new social security pensions. When they retired, they would receive pensions at the appropriate level of the new scale. The same principle of safeguarding existing pensioners would apply also to non-contributory pensions and to certain other situations.

In brief, the plan for old-age insurance calls for unifying, under a Ministry of Social Security, administrative provisions now divided among the Ministry of Health, the Department of Health for Scotland, Customs and Excise, the Assistance Board, and local public assistance authorities; for an increase in pension rates for contributors to the present old-age insurance program; for bringing into coverage all persons of working age who are excluded from the existing contributory system, and permitting them to qualify—when they meet the required conditions—for substantial contributory pensions after 10 years and full contributory pensions after 20 years; for permitting persons not now eligible for noncontributory pensions to obtain public assistance on proof of need (see discussion of national assistance, below); and for replacing by a single test the several diverse tests of need which are now in operation.

Survivor Pensions

The Beveridge report proposes major changes in existing provisions for widows and orphans under the Widows', Orphans', and Old Age Contributory Pensions Act of 1925, as amended in 1929, 1937, and 1940. The report recommends replacing the existing inadequate unconditional widows' pensions by provisions suited to the varied needs of widows—temporary benefits at a special rate in all cases, training benefits when required, and guardian benefits so long as there are dependent children.

According to the report, the unconditional benefit payable under the existing social insurance system is inadequate in many cases and as superfluous in others as is the unconditional contributory old-age pension. "There is no reason why a childless widow should get a pension for life; if she is able to work, she should work. On the other hand, provision much better than at present should be made for those who, because they have the care of children, cannot work for gain or cannot work regularly . . . Having regard to the prospective age constitution of the population, the principle that any person physically fit for work should be entitled to retire from work upon pension before reaching the minimum pension age . . . cannot without grave danger be admitted in any scheme for social insurance." Under the social security plan, a widow who is totally disabled at the time of her husband's death would get disability benefits; one who loses her husband through industrial accident or disease would get a special industrial pension or grant. "Permanent provision for widowhood as such, irrespective of the care of children and of need, is a matter for voluntary insurance by the husband."

In addition to a funeral grant, the plan proposes the following benefits for widows whose husbands had full insurance status at the time of death, i. e., 48 contributions paid or waived in the preceding contribution year: (1) a temporary benefit of 36s. (\$7.26) a week, 50 percent higher than the unemployment and disability benefits for a single adult woman, payable for 13 weeks to allow time for the widow to adjust herself to new conditions; (2) a guardian's benefit, amounting to 24s. (\$4.84) a week, so long as the widow has young children; (3) a training benefit of 24s. (\$4.84) a week for a maximum of 26 weeks to per-

mit any widow to acquire or resume a gainful occupation. The guardian benefit in all instances would be subject to partial reduction for earnings if the widow is gainfully employed. It would be supplemented without any such reduction by an allowance, averaging 8s. (\$1.61) a week, for each child in her care under age 15, or under age 16 if attending school.

Widows whose insurance benefits are too low, for any reason, to provide subsistence or who are unable to obtain paid work for which they are capable would be able to obtain public assistance. Widows who, on termination of widow's benefit, are unable to take up work on account of permanent disability would be eligible to have their pensions continued at the rate for disability benefit. At age 60, the widow whose husband has insurance status at the time of his death, regardless of other conditions, would qualify for old-age benefits on retirement from gainful work. The insurance status of a widow who remarries would be determined by her occupational category and the insurance status of her new husband. Pensions now paid to widows under the existing program would be continued at existing rates to age 60 unless the widow qualifies for higher rates of benefits under the new proposals for widows and guardians.

Maternity

Under the existing system of social insurance in Great Britain a lump-sum maternity benefit of £2 (\$8.07), which may be increased by additional grants, is payable to wives of all men covered by the contributory health insurance program, and an additional payment of £2 is made to employed married women who are also covered by this program in their own right. The social security plan proposes as a substitute a maternity grant of £4 (\$16.14) available to all married women and to other women if insured in class I or II, and, in addition, a maternity benefit of 36s. (\$7.26) a week payable for 13 weeks, including the date of the child's birth, to all gainfully occupied women, whether they pay contributions or are exempt, but conditioned on discontinuance of gainful employment during the 13-week period. All women, whether gainfully occupied or not, would also be entitled to medical care, maternity care, and nursing services as part of the proposed comprehensive health program. "The maternity grant is not

intended to cover the whole cost of maternity, which has a reasonable and natural claim upon the husband's earnings. But it should be raised materially above its present figure. The maternity benefit is intended to make it easy and attractive for women to give up gainful occupation at the time of maternity, and will be at a rate materially higher [50 percent higher, as in the case of widows' temporary benefits] than ordinary unemployment or disability benefits."

Special Marriage Needs

The plan proposes, though it does not envisage the proposal as an indispensable part of the projected program, a marriage grant at a rate of £1 (\$4.04) for each 40 actual social insurance contributions paid by a woman in class I or II prior to her marriage, up to a maximum grant of £10 (\$40.35). If the marriage grant is omitted from the program, the contributions of women in these classes might be reduced, beginning with age 18, by 3d. (5 cents) a week. "This grant," the report states, "is desirable both as compensation for giving up previous qualifications for benefit and having to requalify if she continues in gainful occupation, and also in order to obtain prompt notification of marriage. It is . . . something that might be omitted if it were thought necessary to reduce contributions."

The plan proposes, also, special household help for housewives in time of sickness, to be provided under the comprehensive health services when such help appears necessary to permit the housewife to enter a hospital for effective medical treatment.

If marriage ends in legal or voluntary separation, divorce, or desertion, the housewife would be entitled to the same insurance protection as for widowhood, "unless the marriage maintenance has ended through her fault or voluntary action without just cause." If she is not at fault, "she should not depend on assistance." Difficulty in determining responsibility for the marital break is recognized. "It may for practical reasons be found necessary to limit the widow's insurance benefit to cases of formal separation, while making it clear that she can in all cases at need get assistance and that the Ministry of Social Security will then proceed against the husband for recoupment of its expenditure."

The plan proposes further to provide some

degree of protection for an unmarried person living as a wife, setting forth three main principles for determining the type of approach to this problem. An unmarried man who has a non-gainfully occupied woman living with him as a wife should be able to obtain a dependent's allowance for her when he is drawing unemployment or disability benefits, bringing his benefits to the joint rate for two persons; it may be considered right to exclude such allowances, however, if the man already has a legal wife. Since widows' and guardians' benefits are not financed from women's contributions, these benefits should be paid only to the woman who was the legal wife of the deceased man and such wife should be the sole beneficiary of the wife's retirement benefits toward which the man contributes; any other woman who may live with him as a wife should qualify for a retirement pension only on the basis of her own contributions. Despite the fact that the 13-week maternity benefit is to some extent a compensation for the lower unemployment and disability benefits for which a gainfully occupied married woman may qualify in her own right, "it will probably be felt right, in the interests of the child, to make this benefit equally available to unmarried mothers, so that they may have the same opportunity of withdrawing from gainful occupation at the time of the confinement."

Funeral Grants

Burial expenses in Great Britain are ordinarily met through voluntary industrial insurance, "at an excessive expense—certainly in administration, probably also in actual expenditure." The social security plan proposes to include a universal funeral grant as one of the benefits in the contributory social insurance program. This grant, payable to the person responsible for funeral expenses, would amount to £6 (\$24.21) for a child under 3 years of age, £10 (\$40.35) for children aged 3-9, £15 (\$60.52) for those aged 10-20, and £20 (\$80.70) for adults. The deaths of persons aged 60 or over at the outset would not be covered by this grant.

Average administrative expenses of industrial life insurance offices in 1937-40 were 37.2 percent of the premiums; the cost of administering funeral grants in the social insurance program would be not more than 2 or 3 percent of contributions for such benefits. Inclusion of funeral grants would

add only 2-3 cents a week to the cost of the contributory insurance stamps to be affixed to any insurance card. On the benefit side, it would mean paying one claim only for each person with respect to a fact concerning which there could be no doubt and one which must be formally recorded by the Government for other purposes. "There can be no justification for requiring the public who need insurance for direct funeral expenses to pay the heavy tax involved in industrial assurance."

The existing criticisms of industrial insurance, its methods of house-to-house collection, high lapse rate, administrative costs, and burden on low-income families have led Sir William to propose the transfer of this form of insurance among persons of limited means from the sphere of commercial undertaking to that of public service. This proposal is not classed as essential to the security plan as a whole. The alternative, assuming inclusion of provision for funeral grants in the social security plan, is to leave to the industrial life insurance offices "as business concerns the great and growing sphere which would still remain—of insurance for indirect expenses connected with funerals, of life and endowment assurance for purposes other than funeral expenses, and of insurance against minor needs." The risk of burial costs is so general in incidence that it should not be left to voluntary insurance provisions. The grant proposed for the social security plan would be a money grant and would not involve standardization of funerals. Persons would be able to spend either more or less than the grants and to choose the undertaker, according to their resources and desires.

Public Assistance

"However comprehensive an insurance scheme," the report declares, "some, through physical infirmity, can never contribute at all and some will fall through the meshes of any insurance. The making of insurance benefit without means test unlimited in duration involves of itself that conditions must be imposed at some stage or another as to how men in receipt of benefit shall use their time, so as to fit themselves or to keep themselves fit for service; imposition of any condition means that the condition may not be fulfilled and that a case of assistance may arise. . . . National assistance is an essential subsidiary method in the whole plan for social security, and the work of the As-

assistance Board shows that assistance subject to means test can be administered with sympathetic justice and discretion taking full account of individual circumstances. But the scope of assistance will be narrowed from the beginning and will diminish throughout the transition period for pensions."

As part of the proposed plan, assistance would be available to meet all needs which are not covered by insurance; it would meet needs up to the subsistence level but would not exceed that level. Though distinct from social insurance, the assistance program would be administered as a minor but integral part of the work of the Ministry of Social Security. The insurance proposals will make the permanent scope of assistance much less than at present. It will be needed primarily for (1) persons who fail to fulfill contribution conditions because they have less than the minimum number, because they never are able to work, because they are not receiving full benefits for unemployment, disability, or retirement, or because as members of class II or IV, they claim and obtain exemption from contributions by reason of insufficient income; (2) persons disqualified from unemployment benefits by refusal of suitable employment, leaving work without just cause, dismissal for misconduct, or failure to attend a work or training center; (3) persons with abnormal needs for diet, care, or other matters; (4) persons in need through noninsurable causes, such as some forms of desertion or separation.

Other special assistance problems may arise to warrant assistance to persons involved in a strike or lock-out; assistance on loan with provision for subsequent reimbursement; and assistance in kind. Moreover, there must be some provision for the limited class of persons "who through weakness or badness of character fail to comply . . . In the last resort the man who fails to comply . . . and leaves his family without resources must be subject to penal treatment."

The proposed public assistance program would include pensions to the blind now administered by the Customs and Excise Department and assistance from local and voluntary agencies. Present provisions comprise national noncontributory pensions for the blind, subject to a means test and payable to persons 40 years of age and over on the same general basis as noncontributory pensions for the aged; money grants from local authorities,

conditioned on need; and local workshops, training centers, and home teaching courses.

Since by far the largest group of blind persons lose their sight after age 50, most persons would be contributors to the proposed social insurance plan before blindness makes them incapable of work. They would, therefore, be entitled under that plan to appropriate rates of disability benefit and subsequently to retirement pensions. In addition, local authorities and voluntary agencies should prepare revised plans for dealing with the problems of blindness as a handicap not only in earning but in all occupations, for furnishing the special subsistence needs of totally or partially blind persons, and for providing institutional care for the blind.

Under the proposed public assistance program, the three differing tests of need and means, now applied by three separate authorities, for noncontributory pensions, supplementary pensions, and public assistance would be replaced "by a test administered by a single authority on principles uniform in themselves, though taking account of the different problems which arise in relation to different classes." The needs of adults, children, and retired persons should be based on the same estimates of subsistence costs as those proposed for determining full insurance benefits. Determination of ownership of resources does not seem to require material change in procedures established under the existing Determination of Needs Act. Methods of treating resources of various kinds would have to be established by regulation. The total costs of national assistance, including administration, are estimated as 7, 5, and 4 percent of total proposed social security expenditures in 1945, 1955, and 1965, respectively (table 6). Under the existing social insurance and assistance system, assistance expenditures were 8 percent of the total in 1938-39 and represented 4 percent of the estimated total for 1945.

Children's Allowances

[Basic to the abolition of want is the adjustment of incomes to family needs. To this end, the social security plan includes a general system of children's allowances for the maintenance of dependent children. These payments would be made to the persons responsible for the child's care during periods of earning as well as unemployment of such persons, for the following reasons. "First

... social insurance should be part of a policy of a national minimum. But a national minimum for families of every size cannot in practice be secured by a wage system, which must be based on the product of a man's labour and not on the size of his family . . . Second, it is dangerous to allow benefit during unemployment or disability to equal or exceed earnings . . . The maintenance of employment . . . will be impossible without greater fluidity of labour and other resources in the aftermath of war than has been achieved in the past. To secure this, the gap between income during earning and during interruption of earning should be as large as possible for every man. It cannot be kept large for men with large families, except either by making their benefit in unemployment and disability inadequate, or by giving allowances for children in time of earning and not-earning alike."

In addition, "children's allowances can help to restore the birth rate, both by making it possible for parents who desire more children to bring them into the world without damaging the chances of those already born, and as a signal of the national interest in children, setting the tone of public opinion. . . [Moreover] the small families of today make it necessary that every living child should receive the best care that can be given to it."

Practical considerations make it desirable that children's allowances be provided entirely out of general taxation. "First, the flat rate of contribution required for purposes which should be contributory is about as high as it seems right to propose. . . Second, . . . [although] children's allowances should be given mainly in cash, the amount of cash at any time must be adjusted to the provision in kind and this adjustment can probably be made more easily, if the cost of allowances is provided from the State than if it forms part of a contributory system."

In view of the fact that wages generally are adequate to cover the expenses of at least two adults and one child, and that it would be undesirable and unnecessary to relieve the parent of the whole cost of maintaining his children, it is proposed that allowance should not be paid for the first child when the responsible parent is earning. Allowances would be payable for all other children under age 15 (or age 16 if attending school full time), whether or not the parent or guardian was earning. The allowance should be

payable irrespective of family income, since it is believed that little saving would result from the establishment of any reasonable income limit.

An allowance at the average rate of 8s. (\$1.61) per week is suggested, the amount to be graduated with the age of the child in order to compensate for the greater needs of older children. The cost of these allowances, exclusive of administrative expenses, is estimated at £110 million (\$444 million) in 1945 assuming omission of the first child when the parent is not in receipt of benefits; the trend in fertility rates will increasingly determine the cost in later years. Inclusion of the first child would increase the cost by about £98 million (\$395 million). The proposed children's allowances, however, would replace various existing payments—allowances for juvenile dependents under the unemployment insurance and assistance system, children's allowances and orphans' benefits under the contributory pension system, and children's allowances under workmen's compensation—which would cost approximately £11 million (\$44 million) in 1945.

For the administration of the children's allowances, the logical agency would be the Ministry of Social Security, since it would have offices in every locality experienced in the handling of claims. If the allowance for the first child is added to the parent's unemployment or disability benefit, this administrative integration would be especially appropriate. Additional provisions for the care and supervision of children could be administered by welfare agencies concerned with health and education, under arrangements for central and local cooperation with the Ministry of Social Security.

Health and Rehabilitation Services

The establishment of a comprehensive national health service for prevention and cure of disability and disease and for medical and postmedical treatment to rehabilitate disabled persons and fit them for employment is considered a basic component of the social security plan. "It is a logical corollary to the payment of high benefits in disability that determined efforts should be made by the State to reduce the number of cases for which benefit is needed. It is a logical corollary to the receipt of high benefits in disability that the individual should recognize the duty to be well and to cooperate in all steps which may lead to diagnosis

of disease in early stages when it can be prevented. Disease and accidents must be paid for in any case, in lessened power of production and in idleness, if not directly by insurance benefits. One of the reasons why it is preferable to pay for disease and accident openly and directly in the form of insurance benefits, rather than indirectly, is that this emphasises the cost and should give a stimulus to prevention."

The plan would assure to all British citizens whatever medical care they may require in any necessary form, domiciliary or institutional, including care by general practitioners, specialists, and consultants; provisions for dental, ophthalmic, and surgical appliances; nursing and obstetrical care; and rehabilitation after accidents. This care would be organized by the national departments responsible for public health and should encompass positive and preventive as well as curative measures. Although payments toward the costs might be included in the social insurance contributions (the proposed social security budget estimates that £40 million (\$161 million) out of total expenditures of £170 million (\$686 million) for health and rehabilitation services in 1945 would come from contributions of insured persons), the care needed by any individual would be provided without contribution conditions.

Domiciliary medical care is now available for persons insured under compulsory national health insurance and is financed from contributions under that act. Care for the dependents of insured workers must be obtained on a fee-for-service basis or, more rarely, by contributions through medical-care associations. Institutional treatment is not included in the present health insurance program, except to a small extent as an additional benefit. It is obtainable from public hospitals subject to recovery of the cost, i. e., payment according to means or free for persons unable to pay. It is also obtainable from private hospitals in return for prepayment of dues under voluntary hospital insurance plans, which have grown remarkably in recent years. Private hospitals also give some care for which payments are graduated to means. Dental and ophthalmic treatment and appliances are included as additional treatment benefits for insured workers under present national health insurance but are generally obtained on a fee-for-service basis. Surgical appliances, convalescent homes, and nursing are even less

widely available as additional insurance benefits.

The existing health insurance program in Great Britain has utilized friendly societies and other associations as an integral part of administering cash benefits and medical treatment for insured workers. These "approved societies" differ in form, composition, coverage, and financial status. A society may realize a surplus or deficit through administration of the compulsory national health insurance contributions which it collects for the Government from its members. When there is a deficit, the society can give no additional benefits.

The Beveridge report holds that the approved society system is inconsistent with a national policy of medical treatment and minimum disability benefits. If the Government provides a minimum benefit based on subsistence needs, it appears inequitable that different rates of cash benefits should emerge from uniform rates of contribution; if any form of medical treatment is given as an additional, rather than statutory, benefit, it is given selectively, with reference not to the degree to which it is needed but according to the financial status of the society in which the insured person is a member.

No organized disinterested information is available to guide insured persons in the choice of societies, and unless persons are members of some of the larger societies with agencies everywhere, on change of residence they have no assurance of any personal treatment or contacts in their affiliations with some other group. Approved societies have the right to reject membership applications from poor insurance risks; persons so rejected are insured by the Government. Some of these disadvantages have become apparent only in the course of time. The system made it possible to build a compulsory national health insurance program on the foundations of voluntary insurance and utilized in a wider field the experience and organization of the great friendly society movement. It conflicts irreconcilably, however, with the compulsory social insurance principles that "all men should stand in together on equal terms, that no individual should be entitled to claim better terms because he is healthier or in more regular employment."

As a better basis for administering the proposed health insurance program, the Ministry of Social Security would be allowed to make arrangements with societies which fulfill certain conditions so

that these societies could act as agents for administering disability benefits to their members. These conditions would be (1) provision of a substantial additional or supplementary disability benefit from the society's resources, financed from the voluntary contributions of members; (2) maintenance of an efficient system of sick visiting, wherever its members may be; (3) effective self-governing operations; (4) nonprofit organization and disassociation from any profit organization; (5) registration under the Friendly Societies Act or the Trade Union Acts, or substantial conformity with requirements for such registration.

The problem of existing collecting societies and industrial insurance companies is not so easily solved. Their "service to national health insurance is directly associated with the purpose of securing customers for industrial assurance, and has undoubtedly been of great advantage to the industrial life offices in the extension of their business." The services rendered by these offices in the past, in providing "efficiently and on reasonable terms the machinery of health insurance for the large numbers of insured persons who were not members of friendly societies," should not be belittled, but it is "impossible to contemplate an arrangement under which bodies working for private profit were allowed to act as agents of the social insurance fund at the risk of the fund, and to use this agency as a means of extending their business; on these terms the industrial life offices, so far from having any motive for careful administration of disability benefit, would have a direct economic motive to be liberal with the money of the social insurance fund, in order to obtain or retain customers for industrial assurance and to increase the profits of their shareholders or the pay of their staff." The organized ability and the experience of staff who now serve the industrial life offices might better be converted, the report maintains, from a competitive business into a public service.

Administration of the Proposed Plan

Eleven or nearly half of the changes proposed by the Beveridge plan deal with changes in present forms of administration. Some of these changes have been touched upon briefly; others, because of their far-reaching implications for existing agencies, need special mention.

The report advocates:

(1) Establishing a national Ministry of Social Security with responsibility for collecting the single unified weekly contributions from all insured persons and from employers on behalf of all employed persons, for administering the unified social insurance fund in which all such contributions are collected, for paying all cash benefits, grants, and allowances from that fund, for paying children's allowances from funds provided by the National Exchequer, and for making assistance payments from Exchequer funds to needy persons;

(2) Merging existing separate social insurance funds, so far as deposits and benefits are concerned, but not necessarily preventing segregation of the accounts for unemployment, disability, and retirement benefits within that fund;

(3) Withdrawing authority for approved societies to collect health insurance contributions from their insured members and to pay benefits under the compulsory insurance system in conjunction with the additional disability benefits which the favorable financial position of some approved societies has made possible;

(4) Separating medical treatment from the administration of cash sickness and disability benefits and setting up, under the supervision of the health departments, a comprehensive medical service for all citizens, covering all treatment and every form of disability;

(5) Abolishing the existing provisions for workmen's compensation and merging administration of disability benefits for accidents and disease of industrial and nonindustrial origin in the Ministry of Social Security;

(6) Abandoning separate unemployment insurance systems for agriculture, and for banking, finance, and insurance industries by amalgamation of such separate programs with the unified social insurance system;

(7) Transferring to the Ministry of Social Security the public assistance functions of local authorities except for treatment and services of an institutional character;

(8) Transferring to the Ministry of Social Security responsibility for maintenance of blind persons and establishing a new plan for maintenance and welfare of blind persons through cooperation of the Ministry, local authorities, and voluntary agencies;

(9) Transferring to the Ministry of Social Security the functions of the Assistance Board,

the work of the Customs and Excise Department in connection with noncontributory pensions, and probably the employment service of the Ministry of Labour and National Service, in addition to unemployment insurance, and the work of other departments in connection with the administration of cash benefits of all kinds;

(10) Substituting a Social Insurance Statutory Committee for the Unemployment Insurance Committee and widening its powers;

(11) Converting the business of industrial insurance into a public service under an Industrial Assurance Board—a tentative proposal.

The Ministry of Social Security, under a Cabinet Minister, would establish a network of regional and local security offices for the administration of cash benefits, assistance, and related activities, but would not be responsible for medical services, which would fall within the sphere of the health departments. There would be, however, a joint committee of the Ministry of Social Security and all departments concerned with health and welfare to promote measures designed to prevent disease and reduce the burden to be borne by the social insurance fund. Important organizational aims of the Ministry of Social Security would be (1) decentralization and close contact with local agencies of all kinds in dealing with the varied needs of insured persons and (2) selection and training of staff with special regard to their functions in serving the public and in understanding the human problems with which they would be concerned.

Unification of administrative responsibility for the plan is urged for the following reasons: convenience to the insured person of having one authority to deal with, "in place of being bandied about from pillar to post"; avoidance of demarcation problems—disputes as to which authority is responsible for dealing with a particular case and on what principles; avoidance of overlapping and duplication of benefits; avoidance of gaps in insurance; absolute security of benefit; uniformity of benefit rates and conditions, unless differentiation is justifiable by real differences of need or other circumstances; uniformity of procedures for determining claims to benefits, except insofar as differences are justified.

"It is clear," Sir William maintains, "that the administration of the Ministry of Social Security must be decentralised, so that its local officers are in intimate touch with the problems and circum-

stances in their localities. This can be secured without making these officials servants of, and subject to the control of, the local authority. The present important function of the relieving officer of giving relief in cases of sudden and urgent necessity will, in future, have to be performed by the equivalent local officer of the Ministry of Social Security. There is no difficulty in practice in arranging for local administration by local officials of a central department. But, to make such officials servants of the local authority means either that the local authority has discretion in spending money to which it does not contribute in any way and in which, therefore, it has no motive to economise, or that it has no discretion, in which case the local authority becomes an agent without responsibility. It is neither desirable for the strength of local democracy that local authorities should have to administer a service without discretion and according to detailed rules nor compatible with a national minimum and a national plan of social security that people should be given assistance according to a scale and conditions which vary from place to place."

Local authorities would still have the important and growing task of organizing and maintaining institutions of various kinds for treatment and welfare. The report declares that, in view of the increasing number of old persons, there is probably considerable scope for developing services concerned with the recreation and welfare of the aged, including housing facilities. Local authorities would play an important part in the development of domiciliary care under the national health service and in other fields of social welfare, such as housing, education, and the recreational and cultural services.

War and Post-War Aims

"Abolition of want cannot be brought about merely by increasing production, without seeing to correct distribution of the product; but correct distribution does not mean what it has often been taken to mean in the past—distribution between the different agents in production, between land, capital, management and labour. Better distribution of purchasing power is required among wage earners themselves, as between times of earning and not earning, and between times of heavy family responsibilities and of light or no family

responsibilities. Both social insurance and children's allowances are primarily methods of redistributing wealth. Such better distribution cannot fail to add to welfare and, properly designed, it can increase wealth, by maintaining physical vigour. It does not decrease wealth, unless it involves waste in administration or reduces incentives to production. Unemployment and disability are already being paid for unconsciously; it is no addition to the burden on the community to provide for them consciously. Unified social insurance will eliminate a good deal of waste inherent in present methods. Properly designed, controlled and financed, it need have no depressing effect on incentive."

After trial of a different principle, "it has been found to accord best with the sentiments of the British people that in insurance organised by the community by use of compulsory powers each individual should stand in on the same terms; none should claim to pay less because he is healthier or has more regular employment." In accord with that view, the proposals of the report mark another step forward to the development of social insurance as a new type of human institution, differing both from the former methods of preventing or alleviating distress and from voluntary insurance.

"There will, it may be hoped, come a season when it is profitable to consider the practical relations of social insurance in Britain and of schemes for the same purpose in the Dominions, in the Colonies and in other countries of the world. On the assumption that once again it will be possible for men to move from one country to another to find the best use for their powers, it will be desirable to consider the making of reciprocal arrangements between the schemes of different countries facilitating transfer from one to the other, that is to say, arrangements enabling men on migration to avoid forfeiting security and allowing them to carry with them some of the rights that they have acquired in their former country."

In concluding his report, Sir William Beveridge answers in the affirmative the question whether it is possible to give due consideration to reconstruction problems in time of war. The current interest in these problems, the common concern of all citizens in the prevention of want and the diminution and relief of disease, and the sense of national unity and readiness to sacrifice personal interests to the common cause, may make it possible, he declares, to bring about changes which will be acceptable to all but which would have been difficult to make at other times. "There appears at any rate to be no doubt of the determination of the British people, however hard pressed in war, not to live wholly for war, not to abandon care of what may come after. That, after all, is in accord with the nature of democracies, of the spirit in which they fight and of the purpose for which they fight. They make war, today more consciously than ever, not for the sake of war, not for dominion or revenge, but war for peace. If the united democracies today can show strength and courage and imagination equal to their manifest desire, can plan for a better peace even while waging total war, they will win together two victories which in truth are indivisible."

"Freedom from want," he continues, "cannot be forced on a democracy or given to a democracy. It must be won by them. Winning it needs courage and faith and a sense of national unity: courage to face facts and difficulties and overcome them; faith in our future and in the ideals of fair-play and freedom for which century after century our forefathers were prepared to die; a sense of national unity overriding the interests of any class or section. The plan for social security in this report is submitted by one who believes that in this supreme crisis the British people will not be found wanting, of courage and faith and national unity, of material and spiritual power to play their part in achieving both social security and the victory of justice among nations upon which security depends."

PUBLIC ASSISTANCE

BUREAU OF PUBLIC ASSISTANCE

Increases in Cost of Living and in Assistance Payments

The protection of assistance standards requires not only the establishment of money measures of need, but also the adjustment of these measures to prevent impairment by mounting price levels. It is important, therefore, to consider the question whether advances in assistance payments have been sufficient to compensate for the sharp decline which has occurred in the purchasing power of the dollar since June 1940.

The cost of food for the four-person manual worker's family in urban areas rose 28.4 percent from June 15, 1940, to September 15, 1942, according to the Bureau of Labor Statistics (table 1). The cost of clothing was up 23.6 percent and of housing 3.7 percent. The total cost of all goods and services for such a family at the maintenance level of living rose 16.9 percent.

The proportionate increase since June 1940 in the cost of goods and services covered by assistance payments is even greater than would be indicated by the index based upon the total budget at the maintenance level. The latter provides for certain requirements beyond the narrower limits of emergency budgets upon which assistance requirements are based. Consequently, food forms a larger proportion of the goods and services consumed by recipients of assistance and it is a still more important part of the needs met by the assistance payment. In some localities, for example, food is practically the only requirement of needy families that is recognized by general assistance authorities. In localities which recognize a broader range of requirements, many recipients either own their homes or have rent-free housing, thus increasing the relative importance of the cost of food in the assistance payment.

For the country as a whole the average monthly assistance payment under each of the four programs has shown an upward trend from June 1940 to September 1942, but the increase does not appear adequate to offset the increase in the cost of living (table 2). In June 1940 in the United States, the average payment per recipient of old-age assistance was \$19.92; by September 1942 this average had risen to \$22.41, or 12.5 percent.

The increase in the average payment per family receiving aid to dependent children was 7.6 percent, and in payments for aid to the blind, 3.5 percent. Because the comparison is between June of one year and September of another, seasonal factors may have affected the computation of the increase in the average general assistance payment per case—6.0 percent. Nevertheless, a general upward trend is evident and would have been more pronounced had the average been shown on a per person basis, inasmuch as the number of persons per general assistance case has shown a marked drop during this period.

Although the trend in average assistance payments may reflect in a general way what the States are doing to make adjustments for rising price levels, it does not reveal the exceptionally wide variation, among States, nor does it show what this means for individual families within the States. For example, the average old-age assistance payment in the United States increased 12.5 percent, yet the averages in individual States showed changes ranging from a 97.0-percent increase in Texas to a decrease of 15.3 percent in Missouri. Similar variations, though pre-

Table 1.—Indexes of the estimated cost of living for a four-person manual worker's family at maintenance level in large cities, by quarter, June 15, 1940–September 15, 1942¹

[June 15, 1940=100]

Date	Total	Food	Clothing	Housing	Fuel and light	Furniture, furnishings, and household equipment	Miscellaneous
1940							
June 15.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sept. 15.....	100.1	99.6	99.8	100.1	100.8	100.2	100.8
Dec. 15.....	100.7	100.6	99.9	100.3	102.1	100.3	101.2
1941							
Mar. 15.....	101.2	101.7	100.2	100.5	102.2	101.4	101.1
June 15.....	103.9	107.5	101.4	101.2	102.8	104.9	102.4
Sept. 15.....	107.9	113.8	108.8	102.2	105.1	112.0	104.1
Dec. 15.....	110.5	117.1	112.8	103.5	105.4	116.7	106.8
1942							
Mar. 15.....	114.1	122.3	121.4	104.2	105.8	121.2	109.1
June 15.....	115.5	125.0	123.1	103.8	106.3	121.5	110.2
Sept. 15.....	116.9	128.4	123.6	103.7	107.6	121.4	110.8

¹ Food costs measured in terms of low-cost adequate diet of the Bureau of Home Economics; other items in terms of purchases of wage earners and low-salaried clerical workers.

Source: Special tabulation from the Bureau of Labor Statistics, Cost of Living Division.

Table 2.—Average monthly payment for old-age assistance, aid to dependent children, aid to the blind, and general assistance in the continental United States, June 1940–September 1942¹

Year and month	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance
1940				
June.....	\$19.92	\$31.73	\$25.45	\$23.22
July.....	19.96	31.75	25.40	23.64
August.....	19.96	31.83	25.50	23.65
September.....	19.86	31.74	25.29	22.69
October.....	20.09	32.07	25.47	23.89
November.....	20.14	32.19	25.35	23.94
December.....	20.26	32.38	25.38	24.28
1941				
January.....	20.49	32.69	25.47	24.31
February.....	20.66	34.46	25.46	23.48
March.....	20.62	32.96	25.47	23.77
April.....	20.63	32.88	25.54	22.79
May.....	20.54	32.75	25.65	22.43
June.....	21.08	32.73	25.61	22.04
July.....	20.78	32.41	25.52	22.68
August.....	20.82	32.56	25.62	22.86
September.....	20.95	32.73	25.51	22.63
October.....	21.17	32.99	25.62	23.32
November.....	21.24	33.36	25.69	23.57
December.....	21.27	33.62	25.82	24.40
1942				
January.....	21.40	33.63	26.14	24.10
February.....	21.65	33.95	25.90	23.54
March.....	21.50	33.99	25.98	23.99
April.....	21.58	33.93	25.98	23.77
May.....	21.76	33.75	25.95	23.43
June.....	21.83	33.72	26.05	23.30
July.....	22.05	33.92	26.14	24.11
August.....	22.26	34.50	26.23	24.19
September.....	22.41	34.13	26.35	24.61

¹ Data for aid to dependent children and for aid to the blind include States with approved plans and States without approved plans. Average payments for old-age assistance and aid to the blind are per recipient, aid to dependent children are per family, and general assistance are per case.

sumably not so great, exist in changes in the cost of living from State to State and within each State. Thus, the general relationship between adjusted assistance payments and rising living costs may be quite erroneous if assumed to apply to a specific State or locality.

The general comparison attempted here between trends in living costs and in assistance payments is at best crude and inconclusive. The price data which were the basis for the cost-of-living estimates were collected only in large cities, whereas the average payments include all assistance given in the various States. The average assistance payments, moreover, are related not only to the cost

of living but also to changes which occur in the composition of families receiving assistance and in the amount of other resources available to recipients. For the most part, recipients who have benefited directly by the expansion in employment opportunities have gone off assistance rolls, yet some increase in the average amount of income available to recipients remaining on the rolls might be expected. Unfortunately there are few data to indicate whether any such increases have been faster or more gradual than the rise in living costs. Louisiana reports an increase in the average income available to recipients in each of the public assistance programs between December 1940 and September 1942, but finds that the percent of need met by income fell slightly during the same period.

In many States the failure of average assistance payments to keep pace with mounting prices is contingent on many difficulties—legislative, fiscal, administrative, and technical. To some extent and in some States the needed increases have merely been delayed by such factors as the time elapsing before a rise in the cost of living can be measured and payments adjusted, problems encountered in developing State-wide standards of assistance and procedures for determining need, and supervision in the use of such standards and procedures.

On the other hand, certain factors—so long as they are permitted to exist—make adequate increases in assistance payments impossible. Among these factors are limitations of appropriations or of income from earmarked taxes and statutory maximums on the amount of payments. Payments increasingly are piling up at maximums. In Wyoming, for example, \$2 was added to the food budget but, because of the large proportion of cases already receiving maximum grants, the average payment was increased by only 50 cents.

Statistics for the United States

During November, \$101 million was expended for public assistance and earnings under the Federal work programs in the continental United States. This total represented decreases of 2.8 percent from October and 37 percent from the same month of 1941. November was the eighth consecutive month in which a decrease occurred; the decline during the 8-month period amounted

to \$58.6 million. The general assistance and WPA programs have been responsible for most of the reduction.

The numbers of recipients of public assistance and of persons employed under work programs decreased from October to November for all programs except the NYA student work program. Payments increased, however, under the old-age

assistance and aid to the blind programs as well as under the student work program. Old-age assistance accounted for over half (51 percent) of total expenditures for the first time; aid to dependent children accounted for 13 percent; aid to the blind, 2 percent; general assistance, 11 percent; WPA, 22 percent; and the NYA student work program, 1 percent.

Old-age assistance.—The number of recipients decreased slightly for the fifth consecutive month while payments increased for the eighth consecutive month. The average payment per recipient has risen continuously since March. During this period the average payment increased \$1.66 or 7.7 percent. Only 8 of the 51 States with approved plans showed an increase in the number of recipients from October in contrast to 26 States showing an increase in the amount of payments.

Aid to dependent children.—The number of families receiving assistance in the continental United States decreased 9,000 in November—the largest decline during the 8 consecutive months in which decreases have occurred. The decline

Table 3.—Food stamp plan: Number of areas included and participants, and value of stamps issued in the continental United States, by month, November 1941–November 1942¹

Year and month	Number of areas included ²	Number of participants ³		Value of food stamps issued
		Cases	Persons	
1941				
November.....	390	1,051,094	3,331,300	\$8,803,706
December.....	398	1,044,201	3,459,400	9,395,102
1942				
January.....	399	1,095,636	3,528,100	9,428,392
February.....	1,307	1,115,946	3,589,600	9,605,399
March.....	1,388	1,092,103	3,584,000	9,783,140
April.....	1,458	1,043,931	3,322,700	9,246,138
May.....	1,481	986,175	3,094,000	8,718,110
June.....	1,528	925,010	2,854,100	8,133,159
July.....	1,533	851,471	2,599,700	7,674,472
August.....	1,559	835,419	2,467,900	7,274,509
September.....	1,558	789,824	2,335,800	6,909,438
October.....	1,556	735,445	2,142,600	6,454,198
November ⁴	1,553	671,349	1,932,600	5,849,134

¹ Data exclude persons receiving commodities under direct distribution program of the Food Distribution Administration and value of such commodities.

² Through January 1942, an area represents a city, county, or group of counties; beginning with February 1942, an area represents a county or city.

³ Includes recipients of 3 special types of public assistance and of subsistence payments from the FSA; recipients of, and those eligible for, general assistance; persons certified as in need of assistance and employed on or awaiting assignment to projects financed by the WPA.

⁴ Preliminary.

Source: U. S. Department of Agriculture, Food Distribution Administration.

Chart 1.—Payments to recipients of public assistance and earnings of persons employed under Federal work programs in the continental United States, January 1933–November 1942

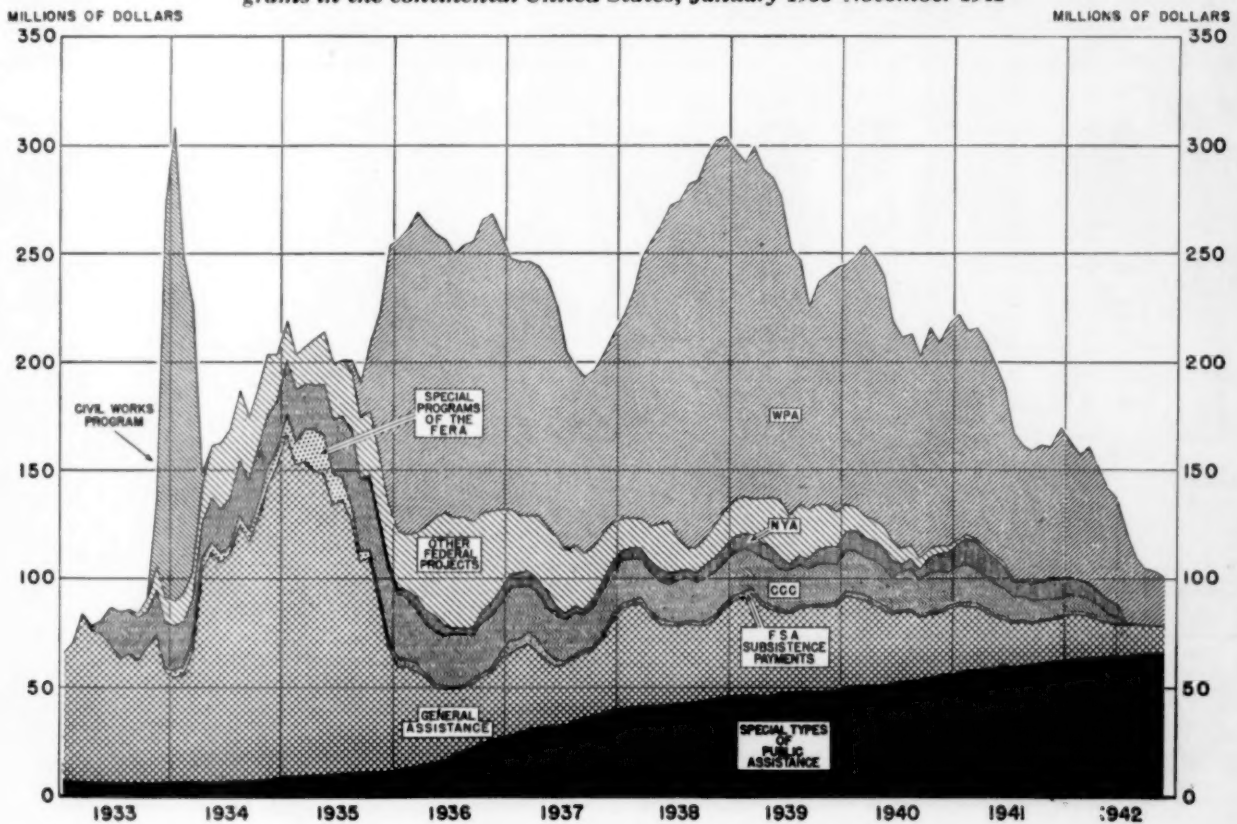


Table 4.—Special types of public assistance: Recipients and payments to recipients in States with plans approved by the Social Security Board, by month, November 1941–November 1942¹

Year and month	Number of recipients				Amount of payments to recipients			
	Old-age assistance	Aid to dependent children		Aid to the blind	Total	Old-age assistance	Aid to dependent children	Aid to the blind
		Families	Children					
1941								
November.....	2,227,616	381,191	919,944	52,187	\$61,311,517	\$47,305,062	\$12,759,465	\$1,246,990
December.....	2,237,842	387,160	934,983	52,616	61,924,352	47,592,299	13,068,695	1,263,358
1942								
January.....	2,243,339	393,109	947,970	53,095	62,550,649	48,001,120	13,271,190	1,278,339
February.....	2,244,703	396,417	954,865	53,455	63,396,366	48,592,406	13,511,395	1,292,565
March.....	2,248,637	398,533	959,106	53,764	63,252,291	48,353,231	13,597,643	1,301,417
April.....	2,248,480	397,724	956,922	53,914	63,387,765	48,528,225	13,549,280	1,310,260
May.....	2,250,988	395,742	952,038	54,129	63,691,944	48,973,118	13,405,449	1,313,377
June.....	2,253,308	392,182	943,080	54,378	63,799,817	49,197,634	13,276,979	1,325,204
July.....	2,252,097	386,800	930,621	54,480	64,155,411	49,648,127	13,173,249	1,334,035
August.....	2,251,040	383,459	921,422	54,601	64,733,510	50,108,701	13,283,744	1,341,065
September.....	2,248,468	379,604	912,776	54,651	64,755,462	50,392,098	13,008,969	1,354,395
October.....	2,244,873	371,564	893,074	54,583	65,143,830	50,963,640	12,801,194	1,358,996
November.....	2,236,414	362,778	872,724	54,449	65,698,414	51,788,356	12,544,144	1,365,914

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50–52.

Table 5.—Public assistance and Federal work programs in the continental United States, by month, November 1941–November 1942¹

[In thousands]

Year and month	Total	Special types of public assistance			General assistance	Farm Security Administration ²	Civilian Conservation Corps ³	National Youth Administration ⁴		Work Projects Administration ⁵	Other Federal agency projects financed from emergency funds ⁶	
		Old-age assistance	Aid to dependent children					Aid to the blind	Student work program			Out-of-school work program
			Families	Children								
Number of recipients and persons employed												
1941												
November.....	2,224	385	928	77	782	16	143	341	303	1,027	2	
December.....	2,234	390	941	77	798	26	126	333	283	1,023	2	
1942												
January.....	2,240	396	953	78	836	42	115	306	234	965	2	
February.....	2,241	399	960	78	817	46	107	256	231	998	2	
March.....	2,245	401	965	78	785	38	95	247	229	933	1	
April.....	2,245	401	963	78	723	24	76	237	205	837	(7)	
May.....	2,248	399	958	79	657	14	64	215	181	759	(7)	
June.....	2,250	395	949	79	607	12	53	135	184	671	(7)	
July.....	2,249	390	937	79	566	(7)	(7)	0	(7)	505	(7)	
August.....	2,248	386	928	79	550	(7)	(7)	0	(7)	428	(7)	
September.....	2,245	382	919	79	528	(7)	(7)	1	(7)	382	(7)	
October.....	2,242	374	899	79	503	(7)	(7)	52	(7)	357	(7)	
November.....	2,233	366	879	79	470	(7)	(7)	80	(7)	332	(7)	
Amount of assistance and earnings												
1941												
November.....	\$160,420	\$47,236	\$12,842	\$1,969	\$18,440	\$509	\$9,572	\$2,364	\$7,419	\$59,746	\$323	
December.....	169,890	47,523	13,111	1,993	19,477	748	8,448	2,290	6,849	68,971	480	
1942												
January.....	162,106	47,931	13,310	2,029	20,141	1,404	7,686	1,842	5,747	61,763	253	
February.....	157,488	48,522	13,553	2,017	19,225	1,663	7,135	1,675	5,656	57,807	235	
March.....	159,470	48,283	13,639	2,029	18,820	1,383	6,332	1,670	5,407	61,786	121	
April.....	150,349	48,458	13,591	2,037	17,182	907	5,071	1,637	5,101	56,306	59	
May.....	141,426	48,903	13,451	2,038	15,394	496	4,262	1,555	4,787	50,506	34	
June.....	135,388	49,128	13,321	2,054	14,149	418	3,544	956	4,929	46,861	28	
July.....	120,016	49,578	13,219	2,055	13,647	(7)	(7)	0	(7)	41,517	(7)	
August.....	109,686	50,037	13,330	2,069	13,312	(7)	(7)	0	(7)	30,938	(7)	
September.....	104,899	50,320	13,054	2,083	13,000	(7)	(7)	10	(7)	26,432	(7)	
October.....	103,744	50,912	12,848	2,086	12,550	(7)	(7)	424	(7)	24,924	(7)	
November.....	100,891	51,717	12,588	2,087	11,535	(7)	(7)	700	(7)	22,264	(7)	

¹ Partly estimated and subject to revision. For 1933 data, see the Bulletin, February 1941, pp. 66 and 68; for January 1934–October 1941, see the Bulletin, February 1942, pp. 26–29. For definitions of terms, see the Bulletin, September 1941, pp. 50–52; see also footnotes 3–6. ² Data from the FSA.

³ Data from the CCC. Beginning July 1941, earnings of persons enrolled estimated by the CCC by multiplying average monthly number of persons enrolled by average of \$67.20 for each month for enrollees other than Indians and \$60.50 for Indians.

⁴ Data from the NYA. Beginning July 1941, number employed on out-of-school work program based on an average of weekly employment counts during month.

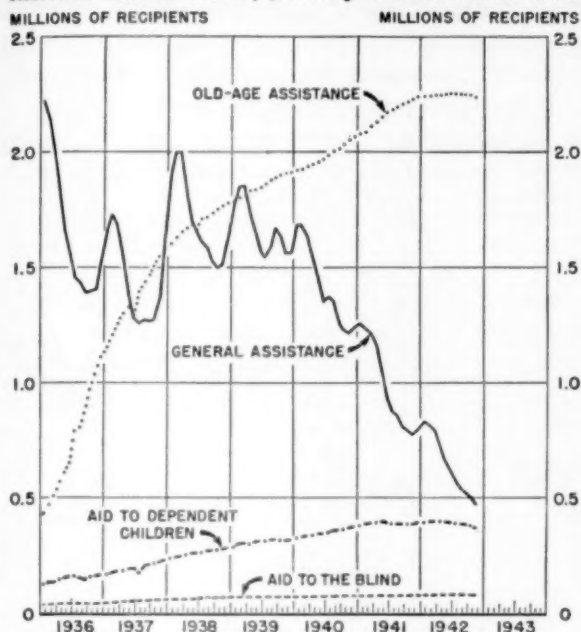
⁵ Data from the WPA. Beginning July 1942, amount of earnings represents expenditures (approved vouchers) for labor during month.

⁶ Data from the Bureau of Labor Statistics. Beginning October 1941, represents employment and earnings on projects financed from PWA funds only; data not available for other Federal agency projects financed under Emergency Relief Appropriation acts, but latest available reports showed total monthly employment of approximately 1,000 and monthly earnings of approximately \$100,000.

⁷ Less than 800 persons.

⁸ For changes in series, see the Bulletin, September 1942, pp. 32 ff.

Chart 2.—Recipients of public assistance in the continental United States, January 1936–November 1942



since March, when the all-time high was reached, amounted to 8.9 percent. Assistance payments in November were 7.7 percent below the all-time high, also reached in March. Of the 47 States

Chart 3.—Payments to recipients of public assistance in the continental United States, January 1936–November 1942



Table 6.—General assistance: Cases and payments to cases, by State, November 1942¹

State	Number of cases receiving assistance	Amount of payments to cases	Average payment per case	Percentage change from—			
				October 1942 in—		November 1941 in—	
				Number of cases	Amount of payments	Number of cases	Amount of payments
Total ²	470,000	\$11,557,000	\$24.57	-6.7	-8.1	-39.9	-37.4
Ala.	2,262	20,652	9.13	-2.0	-3.5	-2.5	+1.8
Alaska	176	7,193	40.87	-8.8	+8.6	(³)	(³)
Ariz.	2,435	57,418	23.58	-8	+12.8	-10.9	+12.4
Ark.	3,598	23,399	6.48	-2.7	-9	-2	+12.2
Calif.	17,575	411,169	23.40	-8.4	-8.3	-42.9	-38.0
Colo.	6,505	136,764	21.02	-3.4	+4.4	-26.9	-18.7
Conn.	4,112	118,738	28.88	-4.1	-3.5	-41.4	-41.3
Del.	439	9,500	21.64	-6.0	-3.2	-42.2	-39.2
D. C.	1,247	31,650	25.40	-7.1	-7.8	-42.4	-39.6
Fla.	6,059	42,712	7.05	-1.7	-4.3	-24.1	-24.5
Ga.	4,316	38,741	8.98	-4.9	+7.2	-26.5	-9.2
Hawaii	688	14,924	21.69	-5.1	-4.2	-24.7	-14.5
Idaho	909	15,716	16.22	-3.7	+4	-24.4	-12.7
Ill.	58,048	1,590,760	27.40	-6.1	-8.0	-43.4	-32.2
Ind.	12,756	202,084	15.84	-1.7	+1.7	-46.0	-43.7
Iowa	9,892	168,199	17.00	-6.5	-4.1	-37.6	-34.5
Kans.	6,261	122,588	19.58	-5.4	-2.8	-47.2	-40.3
Ky.	7,200	73,000	10.14	-1.3	+16.9	-71.1	-64.6
La.	3,437	67,955	19.77	-3	-4	-38.4	-33.4
Maine	3,444	83,049	24.11	-1.3	+2.6	-19.2	-12.6
Md.	5,649	139,810	24.75	-7.8	-10.1	-36.3	-36.0
Mass.	21,806	555,402	25.47	-9.0	-12.3	-39.6	-38.2
Mich.	19,013	446,819	23.50	-5.5	-1.8	-45.7	-50.4
Minn.	11,560	253,317	21.91	-13.1	-7.9	-29.3	+10.4
Miss.	451	2,639	5.85	-3.3	-7.5	-22.5	+3.7
Mo.	11,744	235,018	20.01	+1	+4.5	-40.0	-32.2
Mont.	1,637	29,157	17.81	-6.2	-2.7	-35.1	-27.9
Nebr.	3,299	43,990	13.33	+4.5	+8	-37.4	-24.4
Nev.	352	5,681	16.14	-7.7	-5.3	-44.3	-42.8
N. H.	7,400	70,000	9.47	-8	+13.6	+2.0	+73.3
N. J.	12,819	314,980	24.57	-9.0	-9.3	-34.6	-36.6
N. Mex.	1,188	18,740	15.77	-5	-1.4	-21.3	-12.2
N. Y.	113,649	4,269,742	37.57	-3	+3.5	-39.5	-31.3
N. C.	3,286	25,332	7.71	-6.9	-8.5	-42.4	-45.4
N. Dak.	1,332	22,494	16.88	(⁴)	+2.2	(⁴)	-5.1
Ohio	24,243	472,250	19.48	-3.2	-2.5	-44.1	-27.7
Okl.	6,445	41,069	6.37	-10.7	-22.9	-54.0	-56.1
Oreg.	3,104	75,584	24.35	-5.1	-4.8	-42.7	-25.7
Pa.	37,553	661,386	17.61	-4.2	-3.4	-2.5	-1.4
R. I.	2,585	97,293	37.64	-3.3	-7.0	-38.6	-35.5
S. C.	2,367	19,807	8.37	-4.9	+1.5	-40.6	-26.0
S. Dak.	1,651	24,061	14.57	-6.4	-6.6	-45.0	-42.3
Tenn.	7,000	74,000	10.57	+2.1	+1.4	-16.1	-4.7
Tex.	5,221	60,860	11.66	-2.7	-1.4	-19.2	-12.6
Utah	2,134	59,106	27.70	+3	-3	-35.1	-26.3
Vt.	1,182	24,647	20.85	-7.1	-5.7	-33.9	-33.9
Va.	3,984	43,297	10.87	-5.6	-9.3	-45.3	-46.4
Wash.	4,778	114,448	23.95	-1.6	+1.7	-27.0	-13.4
W. Va.	8,855	93,712	10.58				
Wis.	11,366	246,884	21.72				
Wyo.	605	11,859	19.60				

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50-52.

² Partly estimated; does not represent sum of State figures, because an estimated number of cases receiving medical care, hospitalization, and/or burial only and total payments for these services in 3 States have been excluded, and data on cases aided in Oklahoma estimated to exclude duplication.

³ Data not reported previous to September 1942.

⁴ State program only; excludes program administered by local officials.

⁵ Includes unknown number of cases receiving medical care, hospitalization, and/or burial only, and total payments for these services.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents approximately 70 percent of total expenditures.

⁷ Estimated.

⁸ Includes cases receiving medical care only; number believed by State agency to be insignificant.

⁹ Represents 3,229 cases aided under program administered by State board of public welfare, and 3,216 cases aided by county commissioners; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

¹⁰ Partly estimated.

with approved plans, only Connecticut, Illinois, and Texas—the 3 States which began operations under approved plans most recently—and Rhode Island and Georgia—where the changes amounted to 1 percent or less—reported increases in the number of families on the rolls in November. Assistance payments increased in 8 States with approved plans.

Aid to the blind.—The number of recipients and

Table 7.—Old-age assistance: Recipients and payments to recipients, by State, November 1942¹

State	Number of recipients	Amount of payments to recipients	Average payment per recipient	Percentage change from—			
				October 1942 in—		November 1941 in—	
				Number of recipients	Amount of payments	Number of recipients	Amount of payments
Total²	2,236,414	\$51,788,356	\$23.16	-0.4	+1.6	+0.4	+9.5
Ala.	21,478	206,704	9.62	(7)	+1.1	+4.4	+11.0
Alaska	1,549	46,106	29.77	+1	+2	-1.3	+7
Ariz.	9,595	356,612	37.17	+1	+6.8	+4.6	+14.3
Ark.	24,717	302,554	12.24	-6	+30.5	-2.4	+56.9
Calif.	154,481	5,677,776	36.75	-6	+1	-2.5	-1.8
Colo.	42,303	1,694,189	40.05	-2	+7.9	-1.4	+10.1
Conn.	17,116	510,254	29.81	-9	-6	-3.6	-9
Del.	2,183	28,470	13.04	-1.7	-1.6	-11.7	-4.9
D. C.	3,360	92,191	27.44	-2.4	-1.7	-5.7	-5
Fla.	43,454	624,581	14.37	-3	-2	+12.9	+19.8
Ga.	70,330	645,368	9.18	+1.5	+2.6	+27.9	+38.3
Hawaii	1,587	25,743	16.22	-1.6	-6	-12.3	+10.7
Idaho	9,773	261,178	26.72	-1	+3	+8	+18.1
Ill.	150,811	4,143,716	27.48	-1	+5	+1.1	+14.5
Ind.	69,287	1,434,622	20.71	-8	+5	-2	+10.6
Iowa	55,692	1,223,644	21.97	-4	+1	-2.6	+1.6
Kans.	30,646	739,865	24.14	-7	+1.0	+1.0	+9.6
Ky.	53,636	545,492	10.17	-1.1	-8	-10.1	-1
La.	37,906	537,915	14.19	+1.0	+2.7	+6.0	+14.0
Maine	16,140	349,072	21.63	-1	+4	+10.5	+13.5
Md.	15,400	307,132	19.94	-1.5	-7	-11.9	-4.7
Mass.	85,357	2,903,518	34.02	-5	+5	-2.5	+13.5
Mich.	90,082	1,858,066	20.74	-7	+1.5	-2.9	+12.5
Minn.	62,390	1,430,351	22.77	-4	(7)	-1.7	+3.2
Miss.	26,486	239,362	9.04	-6	-6	-3.9	-2.3
Mo.	113,381	2,206,856	19.46	-4	+41.2	-3.2	+45.5
Mont.	12,245	286,366	23.39	-8	-1	-1.6	+8.6
Nebr.	28,649	597,144	20.84	-9	-8	-3.3	+9
Nev.	2,129	66,650	31.31	-1.4	-6	-6.7	-7
N. H.	7,239	168,153	23.23	-3	+4	+8	+4.3
N. J.	29,008	676,731	23.33	-1.1	-5	-6.2	-9
N. Mex.	5,109	97,411	19.07	-1.2	+9.8	+3.8	+23.3
N. Y.	116,152	3,374,606	29.05	-1.1	-4	-4.5	+5.3
N. C.	38,966	404,718	10.39	-5	-3	+1	+2.1
N. Dak.	9,308	176,962	19.02	-9	-2	-1.5	+4.3
Ohio	138,630	3,727,601	26.89	-1	+2	-3	+13.6
Okl.	78,331	1,622,166	20.71	+2	+5	+8	+15.7
Oreg.	20,871	511,270	24.50	-1.3	-4	-4.3	+6.3
Pa.	94,685	2,335,805	24.67	-1.2	-9	-7.1	+1.4
R. I.	7,395	183,030	24.75	-3	+6	+5	+16.8
S. C.	21,356	216,822	10.15	-2	-4	+10.6	+16.0
S. Dak.	14,573	283,691	19.47	-3	+1	-2.3	+4
Tenn.	40,544	500,380	12.34	-1	-1	+3.3	+24.8
Tex.	180,685	3,584,577	19.84	+6	-2.9	+15.0	+20.1
Utah	14,250	385,371	27.04	-8	-7	-3.1	-2.4
Vt.	5,393	96,668	17.92	-8	-5	-4.0	+4
Va.	19,180	202,473	10.56	-9	+1	-5.3	-1.3
Wash.	63,364	2,134,689	33.69	-7	-6	+1.3	+3.3
W. Va.	22,811	395,665	17.35	-1.5	-2.6	+4.9	+6.0
Wis.	52,886	1,273,984	24.09	-6	-3	-2.8	+1.5
Wyo.	3,513	93,856	26.72	+1	+4	-1.2	+8.9

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50-52.
² All 51 States have plans approved by the Social Security Board.
³ Increase of less than 0.05 percent.
⁴ Includes \$120,580 incurred for payments to 3,008 recipients 60 but under 65 years of age.

payments to recipients continued to show only minor changes from the previous month. Of the 44 States with approved plans, only 9 reported an increase from October in number of recipients and 16 in amount of assistance payments.

Table 8.—Aid to the blind: Recipients and payments to recipients, by State, November 1942¹

State	Number of recipients	Amount of payments to recipients	Average payment per recipient	Percentage change from—			
				October 1942 in—		November 1941 in—	
				Number of recipients	Amount of payments	Number of recipients	Amount of payments
Total	78,785	\$2,088,273	\$26.51	-0.2	(7)	+2.7	+6.0
Total, 44 States²	54,449	1,365,914	25.09	-2	+0.5	+4.3	+9.5
Ala.	645	8,480	10.05	-6	-1	+1.4	+12.6
Ariz.	414	14,419	34.83	-1.2	+1.7	+4.3	+11.5
Ark.	1,159	16,625	14.34	-5	+34.9	+8	+61.6
Calif.	7,018	329,720	46.98	-6	-5	-3.6	-3.1
Colo.	632	21,326	33.74	-6	-4	+1.0	+4.9
Conn.	191	5,598	29.31	-4.5	-4	-12.0	-17.4
D. C.	291	9,738	33.46	-3	-6	+17.8	+28.0
Fla.	2,707	41,605	15.37	-8	-3	+2.1	+8.5
Ga.	2,172	26,084	12.01	+1.0	+2.2	+26.1	+36.6
Hawaii	76	1,446	19.03	(7)	(7)	(7)	(7)
Idaho	275	7,480	27.20	-1.1	-6	-2.5	+14.7
Ill.	7,529	221,942	29.28	-8	-8.9	-8.6	-1.0
Ind.	2,350	65,777	27.99	-3	+3	-3	+32.3
Iowa	1,529	42,574	27.84	-7	-6	-1.4	+11.5
Kans.	1,295	33,056	25.53	-8	-2	-5.1	+4.0
La.	1,432	25,518	17.82	+2.3	+3.9	+12.8	+19.1
Maine	1,035	23,701	22.90	-5	-3	-5.3	-5.1
Md.	564	13,121	23.26	-2.8	-1.8	-13.1	-8.9
Mass.	1,062	26,885	25.32	-1.7	-1.1	-9.2	-3.6
Mich.	1,369	36,686	26.80	-5	(7)	+2.2	+9.9
Minn.	1,030	29,357	28.50	-6	-1	+2.9	+8.6
Miss.	1,345	14,298	10.63	-9	-1.0	+10.2	+16.5
Mo.	1,700	74,900	43.76	+3	+1.3	+6.4	+17.6
Mont.	314	7,924	25.24	+3	+1.3	+6.4	+17.6
Nebr.	703	15,482	22.02	-1.7	-1.0	-7.3	-3.0
Nev.	28	950	33.77	(7)	(7)	(7)	(7)
N. H.	326	7,812	23.96	-3	+1.3	-2.4	+1.7
N. J.	696	17,664	25.38	-4	-2	-5.8	-7
N. Mex.	241	5,429	22.53	(7)	+9.8	+2.1	+26.2
N. Y.	2,753	82,990	30.15	-2.3	-4	-2.7	+6.6
N. C.	2,239	34,335	15.33	(7)	+6	+5.9	+8.4
N. Dak.	137	2,855	20.84	+7	-2.2	+7	+4.3
Ohio	3,882	84,211	21.69	+2	+1.0	-2.8	+4.0
Okl.	2,153	50,914	23.65	(7)	+8	-1.5	+24.6
Oreg.	438	13,152	30.03	-1.1	+1.2	-8.9	+4.6
Pa.	13,881	414,587	29.87	(7)	+1	-8	-7
R. I.	96	2,218	23.10	(7)	(7)	(7)	(7)
S. C.	810	8,308	10.26	-2	(7)	+1.6	+2.9
S. Dak.	259	4,028	15.55	+4	+7	+3.2	+5.0
Tenn.	1,657	20,864	12.59	-6	-4	+2.3	+14.4
Tex.	3,870	89,447	23.11	+3.8	+4.0	+152.6	+150.9
Utah	153	4,496	29.39	-7.3	-3.4	-13.1	-6.2
Vt.	156	3,526	22.60	-6	-7	-4.9	-2.4
Va.	1,057	14,003	13.25	-4	+9	-3	+4.6
Wash.	925	33,216	35.91	-1.4	-1.2	-11.0	-9.0
W. Va.	1,008	22,335	22.16	-1.0	-2.0	+6.3	+7.4
Wis.	1,857	45,399	24.43	-6	-8	-5.1	-2.9
Wyo.	128	3,842	30.02	-3.0	-2.6	-7.9	+6.0

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50-52. Figures in italics represent programs administered under State laws from State and/or local funds without Federal participation. Delaware and Alaska do not have programs for aid to the blind.

² Increase of less than 0.05 percent.
³ Total for States with plans approved by the Social Security Board. In addition, Federal funds were available for Kentucky but no payments were made under approved plan for November.

⁴ Includes program administered under State law without Federal participation.

⁵ Not computed; less than 100 recipients.

⁶ Decrease of less than 0.05 percent.

⁷ Estimated.

⁸ No change.

General assistance.—The sharp downward trend in both number of recipients and amount of payments continued during November. Cases were 6.7 percent below the number in October and 40 percent below November 1941. Payments declined 8.1 percent from the October total and 37 percent from November 1941. New Mexico

was the only State reporting an increase in number of cases from the same month a year ago. An increase in payments was reported by 6 States.

Federal work programs.—The number of persons employed under the NYA student work program increased 54 percent from October as the program got under way in additional States with the ad-

Table 9.—Aid to dependent children: Recipients and payments to recipients, by State, November 1942¹

State	Number of recipients		Amount of payments to recipients	Average payment per family	Percentage change from—					
	Families	Children			October 1942 in—			November 1941 in—		
					Number of recipients		Amount of payments	Number of recipients		Amount of payments
					Families	Children		Families	Children	
Total.....	366,267	881,063	\$12,621,922	\$34.46	-2.4	-2.3	-2.0	-5.2	-5.4	-2.1
Total, 47 States ¹	362,778	872,724	12,544,144	34.58	-2.4	-2.3	-2.0	-4.8	-5.1	-1.7
Alabama.....	5,264	14,626	84,934	16.13	-1.9	-4.5	-8	-9.6	-12.7	+5.6
Alaska.....	41	122	\$2,099	\$1.20	-4.7	-2.4	-9	(²)	(²)	(²)
Arizona.....	1,993	5,423	69,176	34.71	-3.7	-4.1	-2.7	-18.4	-19.1	-15.0
Arkansas.....	5,866	15,570	113,110	19.28	-2.5	-1.9	+21.7	-6.2	-3.4	+35.5
California.....	10,611	25,885	608,161	57.31	-7.0	-5.6	-3.4	-28.9	-27.0	-15.9
Colorado.....	5,089	12,697	159,883	31.42	-4.3	-3.9	-3.5	-16.7	-15.8	-14.7
Connecticut.....	2,105	5,433	127,208	60.43	+2.0	+1.7	+2.9	+81.8	+104.9	+187.2
Delaware.....	384	1,058	13,533	35.24	-1.0	-3	-1.6	-32.9	-35.7	-28.5
District of Columbia.....	1,005	3,010	39,518	39.32	-4.2	-6.6	-2.3	-1.0	+3	+4.7
Florida ³	5,231	12,244	127,332	24.34	-2.8	-1	-2.7	+6.6	+3.3	+8.7
Georgia.....	4,653	11,292	107,034	23.00	+1	(⁴)	+8	+2.0	+1.2	+7.2
Hawaii.....	726	2,242	31,597	43.52	-1.2	-1.7	-4	-33.7	-35.6	-22.3
Idaho.....	2,466	6,413	85,580	34.70	-4.0	-4.0	-3.5	-18.5	-16.8	-8.6
Illinois.....	24,566	55,594	798,473	32.50	+4.9	+5.0	+5.0	+113.0	+116.6	+119.9
Indiana.....	13,133	27,854	417,461	31.79	-3.7	-3.4	-3.2	-15.8	-14.1	-10.5
Iowa.....	2,894	6,488	66,479	19.68	-4.8	-2.4	-5.0	-9.9	-8.9	-6.5
Kansas.....	5,841	14,212	218,996	37.49	-3.8	-3.8	-3.2	-11.6	-10.2	(⁵)
Kentucky.....	7,440	17,470	116,100	27.69	-1.7	-1.5	-5	-11.7	-10.8	-8.0
Louisiana.....	13,552	34,794	375,294	43.52	-7	-9	+1	-1	+3.4	+7.9
Maine.....	1,737	4,889	75,600	33.89	-2.5	-2.0	-1.2	-23.5	-22.1	-19.9
Maryland.....	4,538	12,717	153,799	63.40	-1.6	-1.3	-3	-16.2	-17.3	-5.5
Massachusetts.....	10,314	25,031	653,920	43.14	-4.1	-3.9	-4.2	-15.6	-16.1	-11.4
Michigan.....	18,198	42,316	785,059	35.41	-3.8	-4.1	-3.8	-12.7	-11.3	-10.8
Minnesota.....	8,002	19,273	283,315	20.16	-1.3	-1.4	-1.1	+1.7	(⁶)	+6
Mississippi.....	13,651	31,462	418,309	30.64	-1.5	-1.1	-1.0	-5.4	-5.3	+25.8
Montana.....	2,296	5,525	69,936	31.70	-6.0	-5.6	-5.3	-14.8	-13.0	-9.7
Nebraska ⁷	4,633	10,540	146,702	31.66	-4.0	-3.7	-3.7	-19.5	-18.0	-19.2
Nevada.....	114	254	3,100	27.19	+6.5	+5.0	+14.1	-2.6	-7.6	+9.4
New Hampshire.....	850	2,145	42,180	49.62	-4	-4	-4	+14.7	+15.8	+27.8
New Jersey.....	7,246	16,641	232,857	32.14	-2.7	-2.3	-2.1	-23.5	-22.9	-22.5
New Mexico.....	2,408	7,011	88,120	36.59	-1.6	-1.8	+16.5	+14.1	+15.3	+63.5
New York.....	25,167	50,656	1,330,761	52.88	-3.7	-3.4	-2.8	-17.8	-16.2	-10.6
North Carolina.....	9,188	21,479	159,398	17.35	-2.1	-2.2	-1.3	-6.6	-7.9	-3.8
North Dakota.....	2,228	6,184	73,894	33.17	-2.6	-2.4	-1.7	-10.1	-9.5	-5.0
Ohio.....	10,872	28,477	434,497	39.96	-1.0	-1.0	(⁸)	-8.7	-8.9	-8.6
Oklahoma.....	18,301	42,554	412,158	22.52	-2.2	-1.9	-1.8	-8.3	-7.1	+9.8
Oregon.....	1,700	3,989	84,311	49.59	-3.7	-4.3	-1.6	-18.0	-18.1	-5.3
Pennsylvania.....	39,802	100,452	1,767,485	44.41	-6.3	-5.7	-6.2	-29.2	-28.6	-16.5
Rhode Island.....	1,235	3,336	67,232	54.44	+1.1	-1.2	-2	-4.9	-9.0	+13.3
South Carolina.....	3,855	11,202	61,742	16.02	-1.0	-9	-4	-1.7	-2.4	-4.9
South Dakota.....	1,807	4,215	52,420	29.01	-2.3	-3.7	-1.8	+4.2	+3.7	+7.6
Tennessee.....	13,733	34,649	268,587	19.56	-2	+1	+2	-2.8	-1.8	+1.8
Texas.....	22,165	45,294	233,906	10.55	+2.8	+2.5	+2.7	(¹⁰)	(¹⁰)	(¹⁰)
Utah.....	2,588	6,844	121,526	46.96	-7.2	-7.0	-6.5	-35.9	-35.3	-20.6
Vermont.....	684	1,810	22,469	32.85	-7	-1.1	-1.0	-3.3	-4.1	-2.2
Virginia.....	4,712	13,445	98,418	20.89	-1.8	-6.1	-1.1	+6	-1.9	+5.1
Washington.....	3,960	9,714	192,587	48.63	-3.9	-4.2	-2.4	-24.0	-22.8	-9.0
West Virginia.....	11,630	31,443	358,126	30.79	-3.4	-3.0	-4.2	+8.1	+9.8	+10.9
Wisconsin.....	9,775	23,071	406,129	41.55	-2.7	-2.1	-2.2	-18.6	-16.1	-12.5
Wyoming.....	602	1,608	20,899	34.72	-5.3	-5.0	-5.0	-21.9	-19.8	-18.5

¹ For definitions of terms, see the Bulletin, September 1941, pp. 50-52. Figures in italics represent programs administered under State laws from State and/or local funds without Federal participation.

² Total for States with plans approved by the Social Security Board.

³ Percentage change not computed, since data for November 1941 were estimated.

⁴ No approved plan for November 1941. Percentage change based on program administered under State law without Federal participation.

⁵ Includes program administered under State law without Federal participation.

⁶ Increase of less than 0.05 percent.

⁷ Estimated.

⁸ Decrease of less than 0.05 percent.

⁹ In addition, in 65 counties payments amounting to \$9,497 were made from local funds without State or Federal participation to 547 families in behalf of 1,371 children under the State mothers' pension law; some of these families also received aid under plan approved by the Social Security Board.

¹⁰ November 1941 was second month of operation under approved plan. Percentage change not computed, since number of families and amount of payments made were negligible in that month.

vance of the new school year; payments increased 65 percent. Payments and number of persons employed under the WPA program continued to decline. Payments were 11 percent less than in

October and 63 percent below the November 1941 amount; the number of persons employed was 7 percent less than that reported for October and 68 percent less than for November 1941.

Table 10.—Public assistance and Federal work programs, by State, November 1942¹

State	Number of recipients and persons employed					Amount of assistance and earnings (in thousands)					
	Special types of public assistance ¹			General assistance (cases)	National Youth Administration student work program	Work Projects Administration	Total	Special types of public assistance ²	General assistance	National Youth Administration student work program	Work Projects Administration
	Old-age assistance	Aid to dependent children (families)	Aid to the blind								
Total.....	2,236,414	366,267	78,785	470,000	80,295	331,598	\$101,020	\$66,499	\$11,657	\$700	\$22,264
Alabama.....	21,478	5,264	645	2,262	2,852	8,603	879	298	21	19	541
Alaska.....	1,549	47		176			55	48			
Arizona.....	9,595	1,993	414	2,435	250	948	576	440	57	3	75
Arkansas.....	24,717	5,866	1,159	3,598	1,209	7,931	815	432	23	8	351
California.....	154,481	10,611	7,018	17,575	2,122	8,246	7,788	6,616	411	28	733
Colorado.....	42,303	5,089	632	6,505	1,045	1,816	2,154	1,875	137	8	134
Connecticut.....	17,116	2,105	191	4,112	498	1,190	864	643	119	6	96
Delaware.....	2,183	384		439	63	363	80	42	10	1	28
District of Columbia.....	3,360	1,005	291	1,247	319	906	253	141	32	4	75
Florida.....	43,454	5,231	2,707	6,059	1,379	9,498	1,480	794	43	11	633
Georgia.....	70,330	4,653	2,172	4,316	3,198	10,727	1,486	778	39	21	648
Hawaii.....	1,587	726	76	688		4	74	59	15		(7)
Idaho.....	9,773	2,466	275	969	208	1,260	461	354	16	2	89
Illinois.....	150,811	24,566	7,389	58,048	3,938	22,681	8,270	5,164	1,591	39	1,476
Indiana.....	69,287	13,133	2,350	12,756	1,796	6,437	2,573	1,918	202	17	436
Iowa.....	55,692	2,894	1,529	9,892	1,622	3,731	1,769	1,323	168	14	264
Kansas.....	30,646	5,841	1,295	6,261	1,721	3,335	1,346	992	123	14	217
Kentucky.....	53,636	440		3,200	2,146	10,106	1,143	1,562	36	14	531
Louisiana.....	37,906	13,552	1,432	3,437	2,317	6,799	1,541	939	68	19	515
Maine.....	16,140	1,737	1,035	3,444	355	672	573	448	83	3	39
Maryland.....	15,400	4,538	564	5,649	404	1,710	757	474	140	5	138
Massachusetts.....	85,357	10,314	1,062	21,806	1,769	15,122	5,350	3,584	555	20	1,190
Michigan.....	90,082	18,198	1,369	19,013	2,349	11,844	3,973	2,690	447	23	814
Minnesota.....	62,390	8,002	1,030	11,500	2,088	6,218	2,408	1,733	253	17	465
Mississippi.....	26,486	2,506	1,345	451	2,293	9,323	740	304	3	14	419
Missouri.....	113,381	13,651	3,100	11,744	2,152	12,070	3,761	2,710	235	19	797
Montana.....	12,245	2,206	314	1,637	456	2,282	565	364	29	3	168
Nebraska.....	28,649	4,633	703	3,299	1,120	2,194	981	759	44	9	169
Nevada.....	2,129	114	26	352	20	280	96	71	6	(7)	20
New Hampshire.....	7,239	850	326	2,400	280	1,050	346	218	60	2	65
New Jersey.....	29,008	7,246	696	12,819	1,051	12,064	2,138	927	315	9	888
New Mexico.....	5,109	2,408	241	1,188	378	2,677	411	191	19	3	199
New York.....	116,152	25,167	2,753	113,649	7,375	34,485	11,490	4,788	4,270	65	2,366
North Carolina.....	38,966	9,188	2,239	3,286	2,069	8,337	1,098	598	25	21	453
North Dakota.....	9,308	2,228	137	1,332	774	881	337	254	22	6	55
Ohio.....	138,630	10,872	3,882	24,243	3,171	14,732	5,791	4,246	472	31	1,041
Oklahoma.....	78,331	18,301	2,153	6,445	2,131	5,597	2,616	2,085	41	18	472
Oregon.....	20,871	1,700	438	3,104	381	392	734	609	76	5	45
Pennsylvania.....	94,683	39,802	15,881	37,553	5,233	26,992	7,267	4,518	661	52	2,096
Rhode Island.....	7,395	1,235	96	2,585	243	1,040	436	252	97	3	83
South Carolina.....	21,358	3,855	810	2,367	1,968	8,726	776	287	20	15	455
South Dakota.....	14,573	1,807	259	1,651	1,035	1,071	445	340	24	6	75
Tennessee.....	40,544	13,733	1,657	2,000	2,694	8,494	1,262	790	14	19	439
Texas.....	180,685	22,165	3,870	5,221	5,308	17,976	5,198	3,908	61	45	1,184
Utah.....	14,250	2,588	153	2,134	376	1,655	658	511	59	5	83
Vermont.....	5,363	684	156	1,182	256	458	179	123	25	2	30
Virginia.....	19,180	4,712	1,057	3,984	1,700	3,639	576	315	43	17	201
Washington.....	63,364	3,960	925	4,778	332	1,369	2,583	2,360	114	5	163
West Virginia.....	22,811	11,630	1,068	8,855	1,458	9,846	1,499	776	94	10	619
Wisconsin.....	52,886	9,775	1,857	11,366	2,237	3,976	2,276	1,725	247	19	285
Wyoming.....	3,513	602	128	605	186	415	158	119	12	2	26

¹ See footnotes to table 3.

² Figures in italics represent programs administered under State laws from State and/or local funds without Federal participation.

³ Includes data for programs administered under State laws from State and/or local funds without Federal participation.

⁴ Partly estimated; does not represent sum of State figures, because an estimated number of cases receiving medical care, hospitalization, and/or burial only and total payments for these services in 3 States have been excluded, and cases aided in Oklahoma have been estimated to exclude duplication.

⁵ State program only; excludes program administered by local officials.

⁶ Includes unknown number of cases receiving medical care, hospitalization, and/or burial only, and total payments for these services.

⁷ Less than \$500.

⁸ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents approximately 70 percent of total expenditures.

⁹ Estimated.

¹⁰ Partly estimated.

¹¹ Includes cases receiving medical care only; number believed by State agency to be insignificant.

¹² Represents 3,229 cases aided under program administered by State board of public welfare, and 3,216 cases aided by county commissioners; amount of duplication believed to be large.

EMPLOYMENT SECURITY

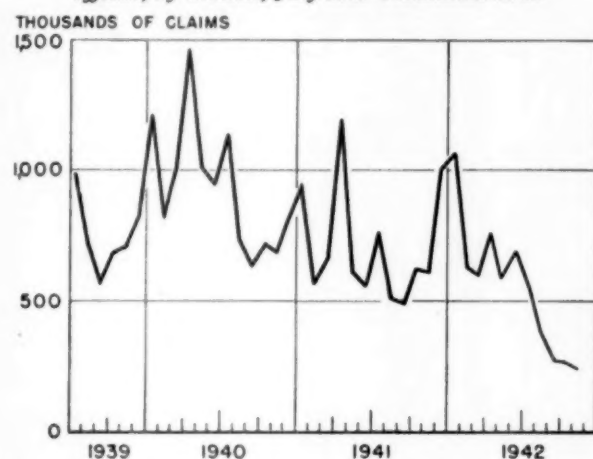
BUREAU OF EMPLOYMENT SECURITY • REPORTS AND ANALYSIS DIVISION

Operations of the Unemployment Compensation Program

Insurance Activities

The continuing rapid absorption of unemployed persons into the factories, shipyards, and armed forces of the Nation was reflected during November in a further sharp decline in unemployment compensation payments. Benefits to unemployed workers declined 32 percent below the October total to \$11.6 million and totaled 45 percent less than in November 1941. November was the fourth successive month in which payments decreased and it marked an extension of the

Chart 1.—Number of initial claims received in local offices, by month, July 1939–November 1942



almost continuous reduction since March in the benefit load. Moreover, disbursements were by far the lowest for any month on record with the exception of January 1938, when only 16 States paid benefits.

Although the \$334 million disbursed during the first 11 months of 1942 was 5.1 percent more than during the corresponding period of 1941, the number of weeks of unemployment for which benefit payments were issued declined 8.5 percent. Increased payments resulted largely from liberalized benefit provisions in a number of States and greater base-period earnings. It is possible, however, that disbursements for the year will fall below the \$346 million total for 1941.

The number of continued claims received in

local offices, which represents the number of man-weeks of unemployment for which claims have been filed, also continued to decline in November. Receipts dropped 25 percent below the former record low in October to 1.1 million¹ and were only about two-fifths of the total in November 1941. Man-weeks of unemployment for which benefit payments were issued totaled 905,000, or 32 percent less than in October and less than half the total for November of last year.

New unemployment among covered workers, as reflected in local office initial-claim receipts, also continued to fall to a new record low. November initial-claim receipts declined 11 percent from the October figure to 242,000¹ and were 60 percent less than in the corresponding month of 1941.

Only an estimated 289,000 different individuals received at least one benefit payment during November, a drop of 28 percent from the preceding month's total. All but 8 of the States had fewer recipients than in October, and in a number of them the reduction was sharp. The October–November decline marked the fifth successive month in which the total number of recipients de-

¹ Excludes Alaska; data not reported.

Table 1.—Summary of employment security operations, November 1942

Item	Number or amount	Percentage change from—	
		October 1942	November 1941
Initial claims (local office) ¹	241,898	-10.5	-60.4
Continued claims ¹	1,133,825	-25.2	-56.4
Waiting period.....	135,628	-18.6	-73.1
Compensable.....	998,197	-26.0	-52.4
Weeks compensated.....	923,919	-31.8	-52.3
Total unemployment.....	846,938	-32.5	-50.9
Part-total unemployment ²	21,740	-28.8	-
Partial unemployment ³	53,945	-19.6	-63.9
Gross benefits paid.....	\$11,574,149	-31.5	-45.1
Net benefits paid since benefits first payable.....	\$2,021,357,425	-	-
Number of benefit recipients:			
Estimated individuals during month.....	289,000	-27.9	-
Weekly average for month.....	221,549	-28.6	-52.9

¹ Excludes Alaska, because data not reported.

² Excludes Rhode Island, because data not reported, and Montana, New York, and Pennsylvania, which have no provisions for partial and part-total unemployment.

³ Based on data for 46 States reporting this type of payment during both periods.

⁴ Preliminary.

clined. As compared with July, when this decline began, the number of recipients had dropped 67 percent. Furthermore, 16 States reported fewer

than 500 recipients during November, and in 10 of these the number was 200 or less.

Of all the unemployed in the labor force during

Table 2.—Initial and continued claims received in local offices, by State, November and January–November 1942
[Data reported by State agencies, corrected to Dec. 24, 1942]

Social Security Board region and State	Initial claims						Continued claims							
	November 1942				Jan.-Nov. 1942		November 1942				Jan.-Nov. 1942			
	Number	Percentage change from—		New ¹	Addi- tional ¹	Number	Per- centage change from Jan.- Nov. 1941	Number	Percentage change from—		Wait- ing period	Com- pen- sable	Number	Per- centage change from Jan.- Nov. 1941
		Oct. 1942	Nov. 1941						Oct. 1942	Nov. 1941				
Total ²	241,898	-10.5	-60.4			6,050,468	-19.8	1,153,825	-25.2	-56.4	135,628	998,197	32,503,925	-15.8
Region I:														
Connecticut	2,618	-21.0	-72.4	1,265	1,353	84,773	-9.0	6,825	-46.4	-76.7	987	5,838	316,072	-1.5
Maine	1,415	+70.7	-62.4	910	505	32,204	-37.9	7,104	+12.9	-64.7	949	6,155	153,138	-34.8
Massachusetts	8,571	-13.2	-71.2	3,568	5,003	252,023	-31.6	33,579	-25.8	-76.5	3,012	30,567	1,266,836	-36.8
New Hampshire	881	-5.8	-67.8	485	396	23,287	-10.6	4,069	-15.7	-77.6	483	3,586	105,516	-35.1
Rhode Island	2,550	-24.6	-63.0	1,295	1,255	86,592	-5.6	12,440	-44.4	-51.3	1,117	11,323	434,109	+10.9
Vermont	236	-33.0	-66.6	153	83	7,509	-29.9	1,716	+4.2	-33.7	186	1,530	41,206	-33.0
Region II:														
New York	72,628	-10.1	-40.4	21,561	51,067	1,403,616	-9.1	328,058	-31.6	-23.5	37,076	290,982	5,786,962	-16.6
Region III:														
Delaware	185	-26.9	-83.5	135	50	12,218	-25.5	903	-53.4	-78.4	54	849	61,041	-15.8
New Jersey	12,346	-25.6	-66.0	7,062	5,284	320,447	-14.0	65,630	-19.0	-58.2	7,885	57,745	1,568,987	-3.2
Pennsylvania	7,735	-6.0	-70.3	1,755	(³)	227,752	-43.5	67,667	-17.0	-58.3	11,227	56,440	1,816,404	-42.8
Region IV:														
District of Columbia	311	-19.4	-80.8	274	37	11,450	-46.6	3,364	-23.4	-72.4	322	3,042	98,682	-49.2
Maryland	802	-28.7	-85.6	1,802	(³)	55,023	-34.4	10,509	-13.7	-64.3	676	9,833	355,798	-31.8
North Carolina	3,965	+52.9	-67.7	2,910	1,055	89,828	-27.8	17,308	-30.1	-66.3	2,410	14,898	488,699	-27.3
Virginia	1,553	-33.7	-61.1	1,027	526	43,277	-32.5	9,077	-32.5	-63.1	1,045	8,032	322,321	-26.7
West Virginia	1,793	-33.2	-64.0	1,259	534	30,021	-63.1	11,901	-30.7	-32.9	632	11,269	262,900	-45.9
Region V:														
Kentucky	2,353	-35.4	-63.2	1,253	(³)	62,468	-14.8	18,629	-4.2	-14.0	1,684	16,945	323,799	+27.8
Michigan	9,199	-32.4	-65.6	5,412	3,787	368,592	-5.9	57,135	-33.5	-62.8	3,114	34,021	2,586,288	+81.0
Ohio	5,337	-17.5	-80.8	1,537	(³)	186,383	-33.0	35,305	-29.6	-68.7	6,291	29,014	1,467,560	-9.7
Region VI:														
Illinois	33,800	-3.1	-37.6	12,594	21,206	718,825	+4.0	120,288	-23.6	-26.0	8,321	111,967	2,939,272	+17.9
Indiana	4,050	-6	-59.1	1,450	(³)	113,732	+11.3	22,557	-11.4	-61.1	2,382	20,175	859,294	+30.9
Wisconsin	2,714	+28.0	-71.7	(³)	(³)	68,799	-24.1	10,798	-8.5	-69.6	2,630	8,168	439,416	+11.3
Region VII:														
Alabama	4,317	-8.8	-33.5	2,734	1,683	69,328	-19.5	27,931	-11.5	-28.5	4,994	22,937	455,416	-22.7
Florida	5,043	-42.5	-58.8	1,043	(³)	81,972	-25.4	25,470	-26.7	-51.3	1,742	23,928	554,730	-24.9
Georgia	4,336	-20.5	-40.6	2,739	1,597	73,463	-11.5	27,501	-16.0	-41.9	5,363	21,938	605,693	+12.2
Mississippi	1,384	+49.9	-77.8	1,039	345	42,022	-23.0	5,365	-1.1	-75.0	765	4,600	237,042	-12.5
South Carolina	3,135	-5.3	-40.8	2,083	1,052	55,359	-11.9	12,721	-10.5	-56.6	1,822	10,899	293,917	-2.5
Tennessee	3,912	-10.9	-53.7	2,641	1,271	88,056	-6.6	29,787	-15.7	-45.6	2,816	26,971	711,361	+1.9
Region VIII:														
Iowa	1,249	-25.1	-72.1	790	459	52,819	-20.1	4,872	-24.8	-66.4	902	3,970	284,770	-28.4
Minnesota	4,168	+63.1	-61.2	1,986	2,182	96,140	-25.2	11,424	-11.6	-68.9	1,806	9,618	580,341	-25.7
Nebraska	409	-13.9	-85.1	267	142	20,576	-29.8	1,761	-23.5	-81.8	238	1,523	125,465	-27.3
North Dakota	124	+33.3	-85.3	67	57	6,591	-34.1	410	+17.5	-81.4	21	389	47,279	-29.2
South Dakota	86	+36.5	-86.3	77	9	4,868	-36.6	535	+51.6	-78.2	23	512	32,957	-43.1
Region IX:														
Arkansas	908	+7.8	-76.3	1,908	(³)	33,917	-46.8	5,478	-24.3	-68.3	517	4,961	199,068	-52.6
Kansas	920	-14.6	-80.2	675	245	38,413	-22.4	4,976	-18.0	-77.3	494	4,482	231,162	-15.9
Missouri	8,824	-16.1	-35.8	6,170	2,654	139,547	-4	38,587	-30.9	-47.4	7,756	30,831	922,902	+10.7
Oklahoma	1,869	-17.6	-57.7	1,328	541	53,853	-23.8	7,406	-27.7	-69.5	580	6,826	344,729	-10.3
Region X:														
Louisiana	3,420	-31.1	-68.5	2,620	800	102,842	-23.1	20,907	-28.2	-71.8	2,632	18,275	667,207	-27.1
New Mexico	148	-12.9	-83.6	132	16	9,597	-23.5	709	-28.1	-86.8	29	680	69,343	-35.8
Texas	3,606	-5.8	-79.1	(³)	(³)	134,687	-38.4	18,172	-24.4	-75.3	1,738	16,434	739,802	-35.0
Region XI:														
Colorado	655	+13.3	-73.2	490	165	20,369	-40.3	2,019	-19.8	-82.2	297	1,722	110,488	-52.9
Idaho	138	(³)	-94.5	95	43	13,419	-44.6	361	-13.2	-94.1	38	323	90,464	-43.2
Montana	180	+19.2	-91.9	109	71	12,750	-47.4	821	+10.5	-88.8	175	646	95,526	-45.3
Utah	251	-8.7	-89.1	195	86	12,525	-44.8	845	-14.5	-92.2	47	798	74,726	-37.6
Wyoming	45	(³)	(³)	37	8	5,881	-54.5	190	-24.0	-90.1	21	169	29,688	-45.1
Region XII:														
Arizona	518	-14.0	-76.0	473	45	15,002	-30.7	2,466	-17.8	-71.1	98	2,368	71,099	-33.0
California	17,168	+5.0	-70.8	7,488	9,680	503,334	-24.7	53,494	-18.0	-80.8	7,548	45,946	2,809,193	-29.3
Nevada	68	-20.9	-93.0	54	14	4,041	-52.8	493	-21.0	-86.2	18	475	25,316	-58.9
Oregon	643	+139.0	-89.5	279	364	36,505	-41.8	1,956	+55.2	-88.9	213	1,743	181,568	-45.1
Washington	1,221	+78.0	-92.7	656	565	70,523	-58.5	2,121	+9.5	-94.4	424	1,697	287,457	-52.3
Territories:														
Alaska ⁴						561	-66.9						3,395	-61.0
Hawaii	91	+68.5	-57.1	64	27	2,689	-44.9	185	+18.6	-89.6	28	157	17,521	-44.6

¹ All initial claims reported as new claims in Arkansas, Florida, Indiana, Kentucky, Maryland, Ohio, and Pennsylvania. In some cases State procedures do not provide for filing additional claims.

² Excludes Alaska for November; data not reported.

³ Excludes all claims for partial unemployment.

⁴ Break-down by type of claim not available. In Wisconsin this is due to provisions of State law which are not comparable with other States.

⁵ Not computed, because fewer than 50 initial claims were reported in 1 or both periods.

Table 3.—Number of benefit recipients, number of weeks compensated, and amount of benefits paid, by State, November 1942

[Data reported by State agencies, corrected to Dec. 21, 1942]

Social Security Board region and State	Benefit recipients		Weeks compensated for—						Benefits paid ¹				
	Average weekly number	Estimated number of different individuals during month	All unemployment			Total unemployment		Amount ²	Percentage change from October 1942	Type of unemployment			
			Number	Percentage change from—		Number	Percent of all weeks			Total	Part-total ³	Partial ⁴	
				October 1942	November 1941								
Total	221,549	289,000	923,919	-31.8	-52.3	846,958	91.7	\$11,574,149	-31.5	\$10,963,843	\$189,802	\$401,910	
Region I:													
Connecticut	1,358	2,000	5,747	-49.9	-72.5	4,631	80.6	70,858	-50.9	63,073	17	7,595	
Maine	1,375	2,000	5,751	+2.4	-66.3	3,523	61.3	51,437	-1.9	33,593	1,000	16,844	
Massachusetts	6,492	8,500	26,165	-44.4	-77.1	22,958	87.7	293,837	-43.7	275,377	1,690	16,188	
New Hampshire	765	1,000	3,152	-24.6	-75.2	2,729	86.6	28,359	-25.3	26,249	55	2,055	
Rhode Island	2,704	3,500	11,281	-43.9	-48.6	10,005	88.7	153,362	-42.7	143,706	(⁵)	(⁵)	
Vermont	257	300	1,094	-9.1	-40.6	1,056	96.5	10,461	-8.4	10,217	90	154	
Region II:													
New York	71,462	86,000	295,276	-35.7	-9.0	295,276	100.0	4,014,184	-34.7	4,014,184	(⁵)	(⁵)	
Region III:													
Delaware	184	300	783	-36.0	-78.8	711	90.8	7,380	-29.6	6,848	79	446	
New Jersey	12,367	17,700	51,698	-25.7	-57.3	42,076	81.4	668,201	-26.3	591,153	1,672	74,857	
Pennsylvania	10,605	14,400	44,822	-24.1	-50.8	44,822	100.0	584,577	-22.5	584,577	(⁵)	(⁵)	
Region IV:													
District of Columbia	780	1,000	3,218	-23.0	-68.2	3,064	95.2	43,291	-22.3	41,514	1,243	414	
Maryland	2,252	3,100	9,166	-22.9	-64.9	6,682	72.9	111,212	-23.0	91,862	345	18,894	
North Carolina	3,652	4,700	15,223	-38.3	-64.7	14,410	94.7	112,841	-37.5	109,522	818	2,450	
Virginia	1,858	2,500	7,786	-37.5	-58.6	7,024	90.2	77,397	-35.6	72,711	1,412	3,191	
West Virginia	2,024	2,600	8,097	-30.0	-51.8	6,315	78.0	86,165	-31.4	65,380	0	20,785	
Region V:													
Kentucky	2,931	4,300	11,725	-12.1	-53.0	10,425	88.9	99,100	-12.3	92,299	3,634	2,601	
Michigan	7,970	10,900	33,470	-38.4	-61.0	32,002	95.6	540,899	-39.2	525,323	8,844	6,732	
Ohio	5,961	8,100	27,697	-33.0	-60.5	24,735	89.3	319,917	-32.4	299,030	6,498	14,093	
Region VI:													
Illinois	26,543	35,000	109,921	-31.6	-23.5	86,604	78.8	1,441,169	-31.7	1,232,801	62,569	121,861	
Indiana	4,462	6,000	17,858	-12.5	-64.3	15,728	88.1	216,540	-10.6	201,168	6,205	9,102	
Wisconsin	1,597	2,200	6,581	-20.1	-71.0	5,518	83.8	77,532	-23.1	67,769	3,976	5,787	
Region VII:													
Alabama	5,105	6,600	21,695	-13.3	-19.1	20,553	94.7	214,964	-13.6	205,425	8,905	527	
Florida	4,707	6,600	19,745	-36.7	-52.6	17,968	91.0	204,259	-35.9	192,241	8,676	3,342	
Georgia	5,201	6,800	20,804	-22.9	-33.9	19,978	96.0	205,831	-21.3	199,896	3,352	2,500	
Mississippi	779	1,100	3,253	-25.8	-77.6	2,843	87.4	31,384	-22.5	28,700	304	2,320	
South Carolina	1,749	2,400	7,347	-17.4	-62.2	7,011	95.4	65,892	-15.2	63,857	1,185	807	
Tennessee	5,468	7,200	23,151	-26.2	-45.9	22,170	95.8	221,810	-24.9	215,013	4,919	1,878	
Region VIII:													
Iowa	826	1,200	3,614	-16.8	-60.2	3,310	91.6	36,009	-16.1	33,944	1,545	377	
Minnesota	1,865	2,500	7,794	-17.2	-71.1	6,529	83.8	92,815	-16.3	82,815	6,040	3,960	
Nebraska	227	300	1,018	-24.3	-83.5	933	91.7	9,931	-23.1	9,361	289	281	
North Dakota	56	100	239	-14.0	-84.5	222	92.9	2,317	-9.6	2,178	78	61	
South Dakota	48	100	206	-22.8	-86.6	182	88.3	2,043	-19.2	1,870	134	39	
Region IX:													
Arkansas	928	1,400	3,917	-28.3	-66.1	3,739	95.5	32,014	-29.5	30,789	816	409	
Kansas	848	1,100	3,519	-16.6	-78.1	3,267	92.8	35,965	-17.9	34,039	1,462	464	
Missouri	6,896	9,800	29,514	-22.2	-39.1	26,644	90.3	261,007	-19.1	242,511	3,863	14,455	
Oklahoma	880	1,300	3,974	-37.4	-76.2	3,488	87.8	48,364	-36.9	44,218	3,849	297	
Region X:													
Louisiana	3,906	5,000	15,624	-37.9	-70.2	14,472	92.6	176,165	-35.6	166,162	6,783	3,111	
New Mexico	87	100	349	-28.9	-90.8	335	96.0	3,355	-26.6	3,233	70	52	
Texas	2,263	3,200	9,412	-41.3	-73.1	8,740	92.9	82,076	-39.9	78,249	3,760	0	
Region XI:													
Colorado	188	300	772	-45.3	-90.6	717	92.9	8,582	-42.5	8,122	218	242	
Idaho	26	(⁵)	103	-71.2	-96.8	99	96.1	1,099	-65.4	1,063	36	0	
Montana	145	200	596	-18.2	-91.1	596	100.0	5,823	-16.1	5,823	(⁵)	(⁵)	
Utah	238	300	972	-19.9	-91.1	871	89.6	14,013	-20.1	12,829	865	319	
Wyoming	24	(⁵)	102	-32.9	-93.8	91	89.2	1,232	-26.1	1,140	80	12	
Region XII:													
Arizona	171	200	731	-22.0	-88.0	712	97.4	9,091	-18.9	8,959	132	0	
California	10,450	13,900	45,443	-29.3	-79.3	38,382	84.5	655,251	-30.2	585,613	30,406	38,046	
Nevada	46	100	184	-30.6	-92.5	170	92.4	2,372	-29.9	2,224	126	22	
Oregon	453	600	1,811	+13.2	-81.6	1,471	81.2	22,600	+16.1	19,605	917	1,569	
Washington	296	400	1,186	-29.9	-94.0	876	73.9	14,349	-26.8	11,171	762	2,416	
Territories:													
Alaska	10	(⁵)	40	-81.2	-95.3	40	100.0	537	-80.2	537	0	0	
Hawaii	64	100	293	-12.8	-79.6	255	87.0	4,280	-7.8	3,900	23	355	

¹ Not adjusted for voided benefit checks.

² Includes supplemental payments, not classified by type of unemployment.

³ Benefits for partial and part-total unemployment are not provided by State law in Montana, New York, and Pennsylvania.

⁴ Excludes Rhode Island; data not reported.

⁵ Less than 100.

⁶ Includes benefit payments amounting to \$10,786 resulting from the review of 1938-41 seasonal claims.

Chart 2.—Number of waiting-period and compensable continued claims received, for weeks ended in January 1940–November 1942¹



¹ Comparable data not available prior to January 1940.

November, as reported by the Bureau of the Census, approximately 13 percent² were drawing unemployment benefits, as compared with 19 percent in October and 25 percent in September. The decline in the proportion from October to November was the result of the sharp reduction in the number of benefit recipients coupled with a rise in the estimated number of unemployed persons. That the number of recipients declined while unemployment increased resulted apparently from an increase in nonagricultural employment, which accounts for the bulk of covered workers. Although there was a decline in agricultural employment, which probably was responsible for the rise in the number of unemployed, it had little effect on the number of benefit recipients, since most farm workers do not have wage credits in covered employment.

Claims and payments.—Most of the States shared in the October–November decline in initial-claim receipts which occurred in the Nation as a whole. On the other hand, 14 States reported increases ranging from 5 percent in California to 78 percent in Washington and 139 percent in Oregon (table 2). Seasonal lay-offs in such industries as construction and food

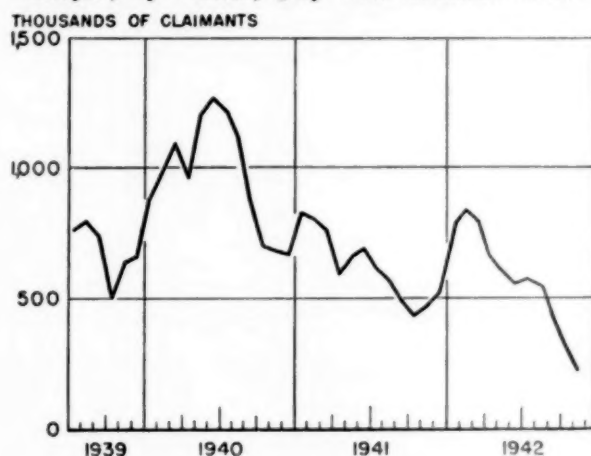
² Obtained by dividing the Bureau of the Census count of unemployment during the week of November 8–14 into the average weekly number of benefit recipients during the month.

processing were primarily responsible for the increase in most of these States, although in several of them the actual number of claims involved was small. Each of the 14 States except California and Maine, however, had increases from October to November in one or both of the preceding 2 years, and, in all 14, initial-claim receipts were substantially below the total for November 1941.

That the marked decline from last year in initial-claim receipts was general is evident from the fact that receipts this November were less than half the total for the same month of 1941 in every State except Alabama, Georgia, Illinois, Missouri, New York, and South Carolina, and in these 6 States the declines ranged from 34 to 41 percent. The sharpest declines—ranging from 70 to 95 percent—occurred in those areas where employment opportunities under the war program have expanded most rapidly, notably in the Rocky Mountain, Pacific Coast, and most of the North Central States as well as in other States scattered throughout the country. In addition, the actual volume of receipts has dropped to a negligible number in many States—to less than 400 for November in 12 States and in 4 of these to less than 100.

Every State except Maine and Oregon had a decline from October to November in both the amount of benefit payments and the number of weeks of unemployment compensated (table 3). In Oregon, the increase in both payments and weeks compensated was due to the inclusion in

Chart 3.—Average weekly number of claimants drawing benefits, by month, July 1939–November 1942¹



¹ Data for 1939 represent number of recipients during midweek of month.

the November figures of many redeterminations of seasonal claims for the period 1938-41, which were actually back payments for previous spells of unemployment. In Maine, weeks of compensated unemployment increased slightly although payments declined, indicating a drop in the average weekly benefit check.

As compared with November 1941, only Alabama and New York reported a greater benefit outlay, and in both these States as well as in all the others the number of weeks of compensated unemployment was smaller. Declines in payments amounted to more than 40 percent in 42 States and to more than 80 percent in most of the North Central, Rocky Mountain, and Pacific Coast States.

Concentration of a major portion of the national benefit outlay in a few large industrial States was

Chart 4.—Amount of unemployment benefits paid, by type of unemployment, by month, July 1939–November 1942

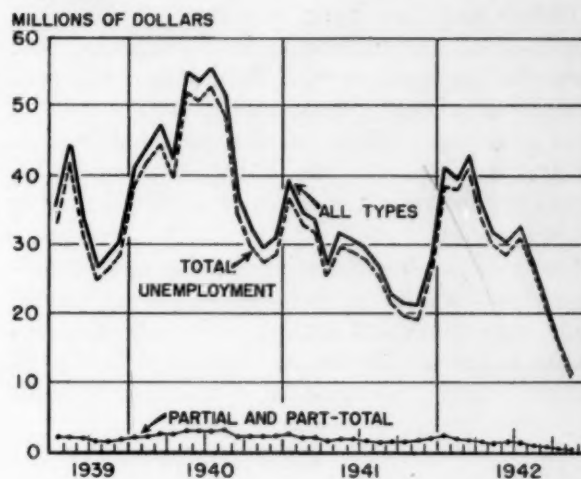


Table 4.—Collections deposited in State clearing accounts, January–November 1942, and funds available for benefits as of November 30, 1942, by State

[Data reported by State agencies, corrected to Dec. 22, 1942]

Social Security Board region and State	Collections deposited ¹ January–November 1942		Funds available for benefits ² as of Nov. 30, 1942 ³	Social Security Board region and State	Collections deposited ¹ January–November 1942		Funds available for benefits ² as of Nov. 30, 1942 ³
	Amount	Percentage change from January–November 1941			Amount	Percentage change from January–November 1941	
Total.....	\$1,126,606,845	+12.3	\$3,368,124,709	Region VII—Continued:			
Region I:				South Carolina.....	\$6,311,797	+1.1	\$21,280,863
Connecticut.....	27,087,161	+16.9	89,618,062	Tennessee.....	14,594,390	+34.4	30,372,118
Maine.....	7,408,973	+48.5	14,090,726	Region VIII:			
Massachusetts.....	37,205,849	-18.8	137,008,488	Iowa.....	8,212,717	-4.5	29,933,973
New Hampshire.....	4,567,707	+51.2	12,135,177	Minnesota.....	12,854,845	+17.5	26,457,827
Rhode Island.....	16,032,920	+21.0	33,763,263	Nebraska.....	2,783,815	+36.7	12,350,459
Vermont.....	1,910,424	+11.2	6,287,973	North Dakota.....	759,468	(⁴)	2,874,429
Region II:				South Dakota.....	825,333	+5.3	4,360,818
New York.....	175,366,343	+20.9	408,443,849	Region IX:			
Region III:				Arkansas.....	6,150,620	+59.7	13,770,545
Delaware.....	1,740,209	-37.3	10,860,789	Kansas.....	7,044,004	+50.2	22,781,595
New Jersey.....	63,870,182	+3.9	231,476,455	Missouri.....	19,134,677	-17.5	90,698,718
Pennsylvania.....	119,406,275	+24.1	319,724,876	Oklahoma.....	6,487,357	-2.5	25,493,198
Region IV:				Region X:			
District of Columbia.....	8,204,374	+27.8	32,226,390	Louisiana.....	12,631,988	+28.0	28,998,673
Maryland.....	23,430,653	+41.2	54,082,534	New Mexico.....	1,664,219	+5.3	4,594,425
North Carolina.....	17,964,991	(⁴)	49,484,365	Texas.....	10,595,228	(⁴)	83,237,349
Virginia.....	11,430,772	+15.0	36,234,462	Region XI:			
West Virginia.....	11,002,339	(⁴)	37,505,152	Colorado.....	5,760,660	+12.1	18,421,539
Region V:				Idaho.....	3,181,185	+43.3	5,987,003
Kentucky.....	12,749,550	+2.5	52,094,017	Montana.....	3,289,788	+11.9	8,166,969
Michigan.....	57,005,049	-15.3	143,487,476	Utah.....	4,416,152	(⁴)	9,282,365
Ohio.....	52,947,865	-27.0	270,441,053	Wyoming.....	1,453,855	+11.7	3,977,553
Region VI:				Region XII:			
Illinois.....	97,046,095	+21.5	312,539,584	Arizona.....	3,415,023	+39.5	7,876,868
Indiana.....	28,875,169	+8.8	86,980,407	California.....	118,419,771	+29.5	286,855,095
Wisconsin.....	13,038,286	(⁴)	79,526,908	Nevada.....	2,348,192	+116.3	3,613,481
Region VII:				Oregon.....	11,771,805	+40.6	26,877,029
Alabama.....	13,205,507	+20.0	36,308,084	Washington.....	23,194,518	+67.2	52,910,231
Florida.....	9,122,269	+12.5	19,958,816	Territories:			
Georgia.....	11,334,084	+7.1	39,164,619	Alaska.....	494,643	(⁴)	2,726,006
Mississippi.....	4,785,563	+37.5	9,302,122	Hawaii.....	2,522,186	+10.3	11,475,933

¹ Represents contributions from employers, plus such penalties and interest as are available for benefits, and contributions from employees. Adjusted for refunds of contributions and for dishonored contribution checks. Current contribution rates, stated as percent of taxable wages are as follows: For employers, 2.7 percent in all States except Michigan, where rate is 3.0 percent; for employees, 0.5 percent in Rhode Island, and 1.0 percent in Alabama, California, and New Jersey. 34 States have adopted experience rating which modifies rates. All States collect contributions either wholly or in part on quarterly basis.

² Represents sum of balances at end of month in State clearing account and benefit-payment account, and in State unemployment trust fund account maintained in the U. S. Treasury. State unemployment trust fund accounts reflect transfers to railroad unemployment insurance account.

³ As of Oct. 31, 1942, for Alaska and Utah.

⁴ Excludes Alaska and Utah for November; data not reported.

⁵ Based on data for 44 States. See footnotes 4 and 6.

⁶ Not computed, because contributions for the 2 periods compared relate to wages paid during different numbers of months.

even more marked this year than in 1941. Almost half the disbursements this past November were in Illinois and New York, as compared with one-fourth of all disbursements in November 1941. These States, together with California, Michigan, New Jersey, and Pennsylvania, accounted for more than two-thirds of the national benefit outlay. In contrast, one-third of the States accounted for only 1 percent of total November disbursements.

Status of funds.—Booming employment conditions continued to push collections deposited in State unemployment compensation clearing accounts to new record levels. The deposit of \$153 million in such accounts in November brought

collections³ for the first 2 months of the fourth quarter of 1942 to \$296 million, an amount greater than that for any entire previous quarter. November collections raised the total for the first 11 months of 1942 to \$1.1 billion, 12 percent more than the record total for January–November 1941 (table 4). Higher collections during January–November 1942 than during the corresponding months of last year were reported by every State with comparable data except 7 in which experience-rating tax reductions became effective in 1942. In 13 States the increase amounted to one-third or more.

³ Excludes Alaska and Utah; data for November not reported.

Employment Service Operations*

The U. S. Employment Service of the War Manpower Commission filled 930,750 jobs in November—the highest number for any November since the USES was established in July 1933. Of this total, 607,000 were placements in nonagricultural activities. While agricultural placements dropped 62 percent from the previous month, this decrease is wholly due to the seasonal decline in farming activities. November 1942 agricultural placements, however, were far in excess of those of a year ago.

*Prepared by the Labor Market Division, Bureau of Program Planning and Review, War Manpower Commission.

Table 1.—Agricultural placements, by type of activity, November and January–November 1942

[Corrected to Dec. 28, 1942]

Type of activity	November 1942			January–November 1942		
	Number	Percentage change from—		Number	Percentage change from Jan.–Nov. 1941	Percentage distribution
		Oct. 1942	Nov. 1941			
Total.....	323,751	-61.8	+88.5	3,215,278	+62.5	100.0
Agricultural and similar service establishments ¹	1,704	-49.2	(?)	49,666	(?)	1.5
Farming.....	322,047	-61.9	(?)	3,165,612	(?)	98.5
Grain.....	9,523	-39.6	(?)	110,904	(?)	3.5
Cotton.....	192,263	-68.3	(?)	1,473,271	(?)	45.8
Fruit and tree-nut.....	21,621	-60.1	(?)	442,068	(?)	13.8
Dairy.....	1,597	-38.2	(?)	20,477	(?)	.6
Livestock and poultry.....	1,068	+3.6	(?)	12,184	(?)	.4
General.....	9,613	-45.4	(?)	357,795	(?)	11.1
All other.....	86,362	-41.8	(?)	748,913	(?)	23.3

¹ Includes establishments primarily engaged in performing, on a fee or contract basis, such agricultural services as custom milling, hay baling, farm management, and animal-husbandry and horticultural services. Includes also business enterprises engaged in hunting and trapping or in the operation of game preserves.

² Data not comparable.

Women were placed in one-third of the non-agricultural jobs filled. Placements of women declined only 2 percent from the previous month, as compared with an 11-percent decline for non-agricultural placements of both men and women.

Table 2.—Total applications received and active file of applications in public employment offices, by State, November 1942

[Corrected to Dec. 24, 1942]

War Manpower Commission region and State	Total applications received, November 1942	Active file as of Nov. 14, 1942	War Manpower Commission region and State	Total applications received, November 1942	Active file as of Nov. 14, 1942
Total.....	11,138,167	11,895,371	Reg. VII.—con.		
Reg. I:			S. C.....	11,443	18,346
Conn.....	17,610	15,112	Tenn.....	17,802	35,207
Maine.....	9,332	6,833	Reg. VIII:		
Mass.....	45,973	62,155	Iowa.....	13,259	18,589
N. H.....	3,065	5,961	Minn.....	23,961	28,606
R. I.....	8,603	5,526	Nebr.....	8,110	8,677
Vt.....	1,510	1,899	N. Dak.....	4,809	3,194
Reg. II:			S. Dak.....	2,960	2,673
N. Y.....	112,914	319,109	Reg. IX:		
Reg. III:			Ark.....	17,258	23,277
Del.....	2,409	5,264	Kans. ²	9,140	16,497
N. J.....	38,514	71,804	Mo. ³	49,771	109,309
Pa.....	80,431	155,644	Okl.....	15,905	33,573
Reg. IV:			Reg. X:		
D. C.....	6,056	8,709	La.....	14,410	19,256
Md.....	19,657	13,627	N. Mex.....	2,255	3,670
N. C.....	14,250	19,459	Tex.....	67,430	98,861
Va.....	15,129	18,067	Reg. XI:		
W. Va.....	9,881	23,110	Colo.....	9,992	9,365
Reg. V:			Idaho.....	3,181	1,985
Ky.....	14,907	41,158	Mont.....	1,694	1,699
Mich.....	47,860	66,720	Utah.....	4,222	3,156
Ohio.....	71,919	105,158	Wyo.....	1,146	989
Reg. VI:			Reg. XII:		
Ill.....	66,881	140,891	Ariz.....	6,465	9,665
Ind.....	47,767	64,656	Calif.....	99,034	98,689
Wis.....	22,406	30,596	Nev.....	1,150	550
Reg. VII:			Oreg.....	11,254	11,607
Ala.....	18,091	32,065	Wash.....	13,638	11,793
Fla.....	19,560	36,548	Territories:		
Ga.....	18,205	58,985	Alaska.....	(?)	(?)
Miss.....	14,927	17,082	Hawaii.....	2,021	(?)

¹ Excludes Alaska; data not reported.

² Excludes Alaska and Hawaii; data not reported.

³ Beginning Feb. 16, data for Kansas City, Kans., included with Kansas City, Mo.

⁴ Data not reported.

Table 3.—Summary of nonagricultural and agricultural placements, by State, November and January–November 1942

[Corrected to Dec. 30, 1942]

War Manpower Commission region and State	Total				Nonagricultural				Agricultural							
	November 1942		Jan.-Nov. 1942		November 1942		Jan.-Nov. 1942		November 1942		Jan.-Nov. 1942					
	Number	Percentage change from—		Number	Percentage change from Jan.-Nov. 1941	Number	Percentage change from—		Number	Percentage change from—		Number	Percentage change from Jan.-Nov. 1941	Percent of all placements		
		Oct. 1942	Nov. 1941				Oct. 1942	Nov. 1941		Oct. 1942	Nov. 1941					
Total 1	930,750	-39.2	+59.9	9,537,862	+37.1	606,999	-10.9	+48.0	6,322,584	+27.0	323,751	-61.8	+88.5	3,215,278	+62.5	33.7
Region I:																
Connecticut	8,654	-20.1	+19.0	108,790	+15.1	8,382	-10.1	+17.8	99,531	+10.4	272	-81.8	+71.1	9,259	+111.3	8.5
Maine	4,602	-19.6	+35.7	59,659	+38.4	4,340	-7.7	+30.6	49,836	+21.7	262	-74.4	+291.0	9,823	+354.8	16.5
Massachusetts	18,174	-20.0	+140.1	146,899	+51.7	17,863	-8.1	+138.7	138,640	+45.9	311	-90.5	+265.9	8,259	+361.4	5.6
New Hampshire	1,562	-31.1	-12.0	21,983	-12.5	1,366	-12.1	-21.0	19,399	-19.8	196	-72.5	(2)	2,584	+173.4	11.8
Rhode Island	7,099	-9	+367.0	43,515	+94.7	7,081	-7	+365.9	43,284	+95.3	18	(2)	(2)	231	+21.6	.5
Vermont	484	-54.5	-54.4	10,419	-23.9	463	-32.8	-54.5	7,158	-40.4	21	(2)	(2)	3,261	+93.1	31.2
Region II:																
New York	69,138	-18.2	+58.6	746,316	+40.8	68,283	-12.4	+58.0	695,256	+36.1	855	-87.0	+124.4	51,060	+162.8	6.8
Region III:																
Delaware	2,499	+30.6	+66.5	18,814	+8.4	2,458	+30.5	+64.0	17,543	+3.3	41	(2)	(2)	1,271	+230.1	6.8
New Jersey	16,560	-9.8	-1.3	192,059	+9.9	15,141	-5	+6	166,112	-1.9	1,359	-55.9	-18.4	25,947	+388.9	13.5
Pennsylvania	29,268	-13.5	+52.6	312,629	+36.4	26,448	-12.2	+39.2	294,634	+30.9	2,820	-24.2	(2)	17,995	+330.1	5.8
Region IV:																
District of Columbia	3,662	-6.2	-29.3	57,805	-1.2	3,656	-6.3	-29.2	57,662	-1.1	6	(2)	(2)	143	-28.1	.2
Maryland	11,129	-18.1	+128.3	122,715	+70.9	9,386	-10.0	+95.9	90,495	+46.2	1,743	-44.7	(2)	32,220	+225.1	26.3
North Carolina	19,863	-11.3	+108.1	245,796	+5.1	16,402	+17.0	+79.4	184,847	-3.8	3,461	-58.6	+758.8	60,949	+45.6	24.8
Virginia	7,233	-23.3	+14.3	95,472	-20.5	6,465	-23.8	+4.4	89,659	-22.5	768	-18.4	+486.3	5,813	+32.7	6.1
West Virginia	5,022	+1.1	+52.4	44,061	-4.7	4,866	+1.9	+52.2	42,499	-4.7	156	-19.6	+50.2	1,562	-6.1	3.5
Region V:																
Kentucky	6,955	-17.5	+111.4	102,222	+130.8	6,613	-13.4	+108.1	85,707	+102.1	342	-56.9	+205.4	16,515	+786.1	16.2
Michigan	20,570	-31.3	+56.5	225,375	+40.2	18,647	-11.1	+47.3	185,820	+22.3	1,923	-78.5	+299.8	39,555	+348.5	17.6
Ohio	42,484	-11.3	+87.0	406,584	+49.3	41,048	-6.6	+89.1	382,799	+45.6	1,436	-63.9	+41.2	23,785	+152.8	5.8
Region VI:																
Illinois	16,025	-17.8	-23.0	259,560	+5.4	15,385	-13.1	-23.8	228,199	-2.4	640	-64.2	+4.6	31,361	+150.0	12.1
Indiana	15,845	-4.7	+138.3	163,968	+6.8	15,668	-3.4	+39.6	157,232	+4.3	177	-57.0	-24.4	6,736	+147.6	4.1
Wisconsin	12,920	-15.1	+52.3	147,928	+33.1	11,380	-6.5	+41.0	133,168	+26.3	1,540	-49.4	+272.9	14,760	+155.8	10.0
Region VII:																
Alabama	7,540	-25.0	+45.9	80,659	+25.5	7,361	-18.6	+47.4	70,384	+27.9	179	-82.2	+4.1	10,275	+11.3	12.7
Florida	9,891	+20.5	+35.5	99,197	+41.1	7,023	-10.3	-2.4	89,857	+31.1	2,868	+666.8	(2)	9,340	+423.0	9.4
Georgia	6,929	-40.4	-7.0	92,292	-17.8	6,629	-18.4	-7.9	82,639	-21.1	300	-91.5	+18.1	9,653	+27.7	10.5
Mississippi	35,819	-82.4	+823.6	464,914	+595.1	8,286	+12.5	+117.6	92,264	+53.0	27,533	-86.0	(2)	372,650	(2)	80.0
South Carolina	4,376	-54.1	-18.8	68,642	-17.5	4,238	-25.5	-20.5	61,677	-23.4	138	-96.4	+133.9	6,965	+159.8	10.1
Tennessee	57,782	-65.4	+34.1	431,712	-17.7	6,981	-12.1	+10.2	80,424	-12.8	50,801	-68.1	+38.2	351,288	-18.7	81.4
Region VIII:																
Iowa	7,802	-17.3	-23.4	95,919	-2.8	6,154	-15.7	-35.4	74,467	-15.5	1,648	-22.5	+145.6	21,452	+103.9	22.4
Minnesota	11,224	-41.3	+56.1	132,257	+45.1	9,954	-30.4	+64.4	95,186	+33.0	1,270	-73.6	+11.8	37,071	+89.6	28.0
Nebraska	15,153	+12.3	+355.0	106,904	+161.5	10,043	-15.5	+245.6	75,768	+111.9	5,110	+217.6	(2)	31,136	+508.4	29.1
North Dakota	4,094	-56.2	+6.0	53,337	+6.9	2,089	+51.5	+6	17,565	-17.9	1,945	-75.2	+12.4	35,772	+25.4	67.1
South Dakota	2,457	-48.9	-10.0	47,047	+61.9	1,209	-43.2	-10.6	27,622	+64.4	1,248	-53.4	-9.4	19,425	+58.6	41.3
Region IX:																
Arkansas	39,355	-32.6	+10.9	485,491	+65.6	11,207	-14.3	+74.0	154,613	+184.5	28,148	-37.9	-3.1	330,878	+38.5	68.2
Kansas	13,270	-20.4		128,524		12,451	-16.8		115,485		819	-52.4		13,039		10.1
Missouri	40,044	-46.4		380,023		26,291	-19.7		250,524		13,753	-67.2		129,499		34.1
Oklahoma	16,878	-22.6	+28.2	123,878	+23.7	8,987	+7.2	+34.4	71,277	+25.0	7,891	-41.2	+21.8	52,601	+22.1	42.5
Region X:																
Louisiana	7,747	+7	+8.2	68,945	-30.1	5,075	+2.2	-15.6	58,303	-36.5	2,672	-2.0	+133.0	10,642	+57.6	15.4
New Mexico	3,708	-19.1	-50.3	39,357	-13.5	1,564	-23.6	-4.3	27,985	+70.7	2,144	-15.6	-63.2	11,372	-60.9	28.9
Texas	107,700	-40.7	+24.2	1,057,419	+17.4	38,096	-7.8	+23.6	447,827	+16.6	69,605	-50.4	+24.6	609,592	+17.9	57.6
Region XI:																
Colorado	12,374	-11.8	+119.2	114,363	+45.2	7,540	-2	+135.5	64,263	+71.3	4,834	-25.3	+97.8	50,100	+21.4	43.8
Idaho	10,754	-62.8	+184.0	126,621	+81.5	4,030	-69.3	+127.3	50,843	+116.7	6,724	-57.4	+233.9	75,778	+63.7	59.8
Montana	5,436	-47.8	+191.6	56,695	+79.0	3,302	-5.4	+132.4	31,237	+59.4	2,134	-69.2	+381.7	25,458	+110.7	44.9
Utah	9,274	-15.1	+215.3	81,583	+170.5	6,276	+5.5	+140.2	48,833	+110.8	2,998	-39.7	+814.0	32,750	+368.6	40.1
Wyoming	1,964	-38.4	+128.1	27,651	+55.8	1,456	-5.3	+91.1	21,726	+38.9	508	-69.2	+413.1	5,925	+181.9	21.4
Region XII:																
Arizona	15,536	-25.3	+94.2	96,369	+22.8	4,178	-3.0	+91.5	38,491	+35.8	11,358	-31.1	+95.2	57,878	+15.4	60.1
California	121,278	-25.4	+158.3	972,820	+98.1	77,128	-2.9	+94.6	681,468	+66.7	44,150	-46.8	+502.6	291,352	+254.2	29.9
Nevada	1,967	-30.0	+16.8	31,626	+50.3	1,909	-29.4	+23.7	28,781	+62.2	58	-45.8	-58.9	2,845	-13.9	9.0
Oregon	14,506	-42.7	-12.0	211,833	-15.0	11,371	-17.9	-10.7	113,420	+1	3,135	-72.7	-16.4	98,413	-27.5	46.5
Washington	18,532	-49.7	+115.8	302,552	+93.7	14,137	-28.0	+84.1	162,342	+55.3	4,395	-74.5	+383.0	140,210	+171.4	46.3
Territories:																
Alaska				7,799	-19.0				7,765	-18.9				34		.4
Hawaii	7,732	+343.3	+830.4	18,864	+73.6	694	-12.4	-15.3	10,068	-1.6	7,038	+639.3	(2)	8,796	(2)	46.6

¹ Does not include Alaska for November; data not reported. All percentages based on comparable data.

² Not computed, because fewer than 50 placements were made in 1 or both periods.

³ Increase of more than 1,000 percent.

⁴ Excludes 48,038 agricultural placements made in cooperation with the USES in Tennessee during November 1942 and 264,071 made during January–November 1942, which were credited to Tennessee.

⁵ Beginning Feb. 16, data for Kansas City, Kans., included with Kansas City, Mo.

Of the 284,000 jobs filled in manufacturing, 114,000 were filled by women. Nonwhite placements in nonagricultural jobs, 17 percent of all nonagricultural placements in November, showed a slight gain from the previous month.

Total applications showed a slight decrease from the previous month. New applications, filed primarily by persons not previously registered with the Employment Service, accounted for 638,500 of the 1.1 million received in November.

Table 4.—Nonagricultural placements, by industry division and by major occupational group, November 1942¹

[Corrected to Dec. 29, 1942]

Industry division	Total, all occupations					Professional and managerial	Clerical and sales	Service	Skilled	Semi-skilled	Unskilled and other
	Total number	Percentage change from—		Women	Nonwhite						
		October 1942	November 1941								
Total.....	606,999	-10.9	+48.0	204,126	103,489	5,309	52,091	78,190	80,538	94,837	296,034
Forestry and fishery.....	262	-79.8	(1)	14	86	1	5	5	12	39	200
Mining.....	6,040	- .8	(1)	91	311	20	87	56	2,582	450	2,845
Construction.....	122,665	-24.0	(2)	1,586	27,854	334	2,600	1,195	28,436	12,396	77,704
Manufacturing.....	283,952	-5.1	(1)	113,619	22,487	2,535	18,793	6,311	35,312	66,161	154,840
Transportation, communication, and other public utilities.....	21,027	-1.5	(1)	2,573	5,332	133	2,533	973	1,038	1,771	14,579
Wholesale and retail trade.....	41,076	-10.9	(2)	16,474	6,240	180	11,979	10,296	976	3,294	14,351
Finance, insurance, and real estate.....	3,361	-15.1	(1)	1,654	498	14	1,397	1,262	157	217	314
Service.....	72,015	-9.8	(1)	49,549	35,689	1,137	5,173	53,904	1,873	3,380	6,548
Government.....	56,349	-8.4	(1)	18,495	6,968	953	9,488	4,175	10,120	7,067	24,546
Establishments not elsewhere classified..	252	-33.7	(1)	71	24	2	36	13	32	62	107

¹ Excludes Alaska; data not reported.

² Data not comparable.

Railroad Unemployment Insurance*

As indicated by preliminary reports of the Interstate Commerce Commission, the number of employees on class I railroads declined by only 3,600 from mid-October to mid-November. This decline was the net result of slight increases in the number of employees in all branches of railroad employment except maintenance of way and structures, in which a reduction of 8,300 took place. The reduction in employees was the lowest recorded for November in the 22 years that the Interstate Commerce Commission has reported monthly employment changes. There were gross increases of 15,000 in certain branches of employment on some of the railroads and gross decreases of 18,600 in other branches on the same and other roads. Absorption of railroad workers by war industries continued, however, and the decline in claims for unemployment insurance benefits persisted.

Benefit payments.—Approximately 7,000 benefit payments, 1,650 less than in October, amounting to \$153,000, were made to unemployed railroad

workers during November (table 1). Approximately one-half of the payments, almost equally divided, were made in the New York and Atlanta regions. The rate of decline was uniform among all regions. The number of benefit payments was highest in the second week of the month, and declined successively in the third and fourth weeks. The number of payments certified in any day, however, was highest on the last day of the month.

The average initial benefit was \$16.71, somewhat lower than that for October but much higher than the average for November 1941 (table 2). The changes in the average payment may be attributed in large part to the respective proportions of all benefits awarded to maintenance-of-way laborers. Compared with October, for example, a larger proportion of benefit payments in November were made to maintenance-of-way laborers. Since their benefit rates are generally lower, the average payment was smaller. In November, a higher proportion and number of payments were made to junior trainmen, most of whom qualify for maximum benefit rates. In November, also, there was a much smaller propor-

*Prepared by the Office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

tion of payments to maintenance-of-way laborers than in the same month of 1941, and the average payment therefore was considerably higher.

The average subsequent benefit payment in November was \$23.06, somewhat higher than the October figure, and, as in the case of initial payments, higher than the average for November 1941. The increase over October was primarily due to the appearance on the unemployment insurance rolls of a larger proportion of unemployed firemen, brakemen, and switchmen, whose 1941 earnings were high.

Benefit accounts.—Nearly 9,400 accounts had been opened in the current benefit year through the end of November; of these, 850 were started during November. On the other hand, 27 workers had received benefits for 100 days of unemployment by the end of November and had thereby exhausted their benefits for the year ending June 30, 1943. The individuals who had exhausted their accounts must have had almost continuous unemployment since June.

Claims.—Workers filed 8,700 claims during November as compared with 10,900 in the preceding month. Declines occurred in all regions of the country and were greatest in the Dallas, Denver, and New York regions. The relatively large reduction for the New York region was in contrast to the increase in the preceding month. There was only a slight change for the Minneapolis region, partly because of the activity of the Board's employment service which placed hundreds of unemployed railroad workers from that region in jobs in other regions of the country. As

compared with November 1941, claims declined 76 percent; decreases ranged from 69 percent, in the New York and Atlanta regions, to 89 percent, in the San Francisco and Minneapolis regions.

Certificates of benefit rights.—More than 1,300 workers applied for certificates of benefit rights during the month, indicating unemployment for the first time in the current benefit year. Certificates of benefit rights were issued to 1,245 individuals and 14 applications were denied, chiefly because of insufficient earnings in the railroad industry during 1941.

A rise in applications over the preceding month occurred, mainly in the Minneapolis and Chicago regions; there were slight increases also in the Denver and Kansas City regions. The greatest drop was for the Dallas region, followed in order by the Cleveland, Atlanta, and San Francisco regions.

One measure of the change in the unemployment picture between this benefit year and the last is the decrease in certificates of benefit rights. During July–November, 13,500 certificates were issued; in the corresponding period of the preceding year, 42,100 were issued.

Employment service.—Approximately 8,100 workers were placed in November by the employment service of the Board. This total represented a decline of 1,300, almost entirely in the Chicago and Kansas City regions, from the number placed in the preceding month. There were small increases in the New York, San Francisco, and Atlanta regions.

Although the decline was general for workers

Table 1.—Railroad unemployment insurance: Applications for certificate of benefit rights received, claims received, and benefit payments certified, by specified period, 1941–43

[Corrected through November 1942]

Period	1942–43				1941–42			
	Applications ¹	Claims	Benefit payments ²		Applications ¹	Claims	Benefit payments ²	
			Number	Amount			Number	Amount
July–November.....	14, 139	54, 693	42, 426	\$912, 640	44, 309	162, 666	132, 453	\$2, 758, 830
November.....	1, 303	8, 673	6, 988	153, 474	11, 149	36, 505	29, 197	611, 830
Nov. 1–15.....	629	4, 101	3, 445	75, 222	4, 945	17, 341	13, 232	284, 926
Nov. 16–30.....	674	4, 572	3, 543	78, 252	6, 204	19, 164	15, 965	326, 904
Weekly averages:								
July.....	1, 452	2, 499	1, 630	33, 551	4, 031	6, 478	4, 632	81, 260
August.....	752	2, 904	2, 403	50, 914	1, 339	7, 763	6, 122	128, 781
September.....	446	2, 766	2, 216	48, 865	1, 032	7, 494	6, 661	146, 230
October.....	290	2, 450	1, 940	42, 164	1, 218	7, 345	6, 387	138, 744
November.....	325	2, 168	1, 747	38, 369	2, 991	9, 794	7, 833	164, 150

¹ For current benefit year only.

² Net figures, adjusted for underpayments and recovery of overpayments.

in the various occupations, there were small increases in placements of machinists and carpenters and a substantial increase in placements of brakemen. An acute shortage of maintenance-of-way laborers continues to exist in the Southwest and on the Pacific Coast.

Nearly 1,400 orders were received in the month, a decline from the October figure of 1,525. There was an increase, however, in the number of openings reported, from 13,200 in October to 14,900 in November. Fewer openings were canceled; 3,200 in November as compared with 3,700 in October. The increase in openings at this time of the year is unusual and reflects the effects of the war on the railroad industry.

In its efforts to deal with railroad employment on a national scale, the employment service has established a central clearance system. The railroads are reporting their needs and expected furloughs monthly. This information is given to

the respective regions, which fill reported needs from reported furloughs. Data on surplus labor in a region for a given occupation are transmitted to regions with shortages in the same occupation, and vice versa. Where furloughs are of sufficient length to make transfers worth while, workers are shifted from one section of the country to another.

As an illustration, seasonal workers who have been furloughed because of cold weather in the Minneapolis region were transferred to warmer regions where shortages existed. Some 440 of the 580 placements made by the Minneapolis region during the last 2 weeks of November were for jobs outside of that region. Approximately 300 men were sent to work in the San Francisco region, 133 to the Chicago region, and a few to the Kansas City region. Similar results are shown by the placement figures of all the regions for the last 2 weeks of the month; of the 4,300 placements made, 1,300 involved interregional transfers.

Table 2.—Railroad unemployment insurance: Number of benefit certifications, average benefit, and average number of compensable days for certifications of benefit year 1942-43, by month, July-November 1942¹

[Corrected through November 1942]

Type of certification and period	All certifications				Certifications with 14 days of unemployment			Certifications with 8-13 days of unemployment				Certifications with 5-7 days of unemployment			
	Number	Average benefit payment	Average daily benefit	Average number of compensable days	Percent of all certifications	Average benefit payment	Average daily benefit	Percent of all certifications	Average benefit payment	Average daily benefit	Average number of compensable days	Percent of all certifications	Average benefit payment	Average daily benefit	Average number of compensable days
Certifications for first registration period:²															
July.....	2,457	\$16.59	\$2.82	5.88	66.7	\$19.95	\$2.85	33.3	\$9.87	\$2.82	3.65				
August.....	3,262	16.23	2.80	5.80	64.6	19.56	2.79	35.4	10.16	2.82	3.60				
September.....	1,557	15.25	2.70	5.66	62.0	18.63	2.66	38.0	9.75	2.81	3.47				
October.....	1,146	17.09	2.92	5.84	64.9	20.73	2.96	35.1	10.35	2.80	3.69				
November.....	819	16.71	2.88	5.80	66.2	20.21	2.89	33.8	9.85	2.85	3.46				
Certifications for subsequent registration periods:²															
July.....	351	25.16	2.77	9.08	77.2	27.77	2.77	19.7	17.98	2.74	6.57	3.1	\$6.00	\$2.75	2.18
August.....	6,716	24.02	2.80	8.57	69.0	28.00	2.80	23.0	18.50	2.80	6.61	8.0	5.66	2.76	2.05
September.....	7,680	23.36	2.76	8.45	65.7	27.82	2.78	26.1	17.76	2.69	6.59	8.2	5.44	2.73	1.99
October.....	7,452	22.57	2.77	8.15	59.4	28.09	2.81	29.9	17.53	2.64	6.63	10.7	5.99	2.87	2.09
November.....	6,161	23.06	2.78	8.30	61.6	28.27	2.83	28.5	17.88	2.64	6.77	9.9	5.56	2.73	2.03

¹ Data based on 33.3-percent sample, except number of certifications and average benefit per certification.

² Benefits are payable for each day of unemployment in excess of 7 for first registration period and in excess of 4 for subsequent registration periods.

OLD-AGE AND SURVIVORS INSURANCE

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE • ANALYSIS DIVISION

Operations Under the Social Security Act

Monthly Benefits in Force and Payments Certified, October 1942

Approximately 22,300 monthly benefits were awarded during October and more than 4,900 entitlements were terminated, bringing the total number of benefits in force to 663,000 and payments to a monthly rate of \$12.1 million (table 1). Primary benefits comprised 38 percent of the total number and 50 percent of the total amount awarded during the month. Children received almost one-third of the number awarded and one-fifth of the amount. At the end of October, primary beneficiaries represented 45.8 percent of the total number on the beneficiary rolls, as compared with 48.4 percent in October 1941. The relative number of aged wives on the benefit rolls showed little change from the previous year—13.0 percent in October 1942 as compared with 13.2 percent in October 1941—but the percent-

Table 2.—Average amount of monthly benefits in force, by type of benefit and payment status, October 31, 1942¹

[Corrected to Dec. 2, 1942]

Type of benefit	Total in force	Payment status			
		Current	Deferred	Conditional	
				Suspensions	Frozen benefits
Primary.....	\$22.94	\$23.01	\$21.91	\$21.63	\$26.67
Wife's.....	12.21	12.27	11.64	11.30	13.64
Child's.....	12.19	12.22	10.82	11.74	12.16
Widow's.....	20.18	20.15	24.33	21.81	21.93
Widow's current.....	19.54	19.56	18.87	19.56	19.11
Parent's.....	13.00	13.00	20.00	12.81	0

¹ See footnotes to table 1.

ages of children, aged widows, and widow's current beneficiaries increased somewhat.

Benefits in suspension increased by 8,100 from September to October, to a total of 67,500 (table 1). The number of benefits suspended during

Table 1.—Number and amount of monthly benefits in force¹ in each payment status² and actions effected during the month, by type of benefit, October 1942

[Current month's data corrected to Dec. 2, 1942]

Status of benefit and action	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of Sept. 30, 1942.....	645,688	\$11,740,243	297,184	\$6,805,537	83,804	\$1,021,593	170,848	\$2,081,700	25,186	\$508,400	65,873	\$1,286,707	2,793	\$36,306
Current-payment status.....	568,363	10,260,849	252,058	5,788,869	73,638	901,629	159,621	1,949,206	24,903	502,069	55,367	1,082,995	2,776	36,081
Deferred-payment status.....	2,460	47,975	1,757	37,712	275	3,138	190	2,114	109	2,599	128	2,392	1	30
Conditional-payment status.....	74,865	1,431,419	43,369	978,956	9,891	116,826	11,037	130,380	174	3,732	10,378	201,329	16	205
Suspensions ³	59,358	1,094,053	34,555	745,226	7,585	85,508	9,352	109,806	103	2,220	7,747	151,088	16	205
Frozen benefits ⁴	15,507	337,366	8,814	233,730	2,306	31,318	1,685	20,574	71	1,512	2,631	50,232	0	0
Actions during October 1942:														
Benefits awarded.....	22,282	407,845	8,371	204,008	2,879	36,514	6,709	82,819	1,356	27,247	2,853	55,740	114	1,517
Entitlements terminated ⁵	4,960	87,399	1,679	39,540	797	9,746	1,506	19,131	102	2,020	856	16,601	20	271
Net adjustments ⁶	31	1,448	-6	143	-5	-32	27	781	3	77	11	473	1	6
In force as of Oct. 31, 1942.....	663,041	12,062,137	303,870	6,970,148	85,881	1,048,329	176,078	2,146,169	26,443	533,704	67,881	1,326,229	2,888	37,558
Current-payment status.....	577,157	10,422,274	254,301	5,852,090	74,614	915,328	163,154	1,993,959	26,154	527,131	56,068	1,096,497	2,866	37,269
Deferred-payment status.....	2,449	48,110	1,705	37,360	288	3,468	211	2,284	103	2,506	131	2,472	1	30
Conditional-payment status.....	83,435	1,591,753	47,864	1,080,698	10,969	129,533	12,713	149,926	186	4,067	11,682	227,260	21	269
Suspensions ³	67,476	1,243,329	38,859	840,504	8,590	97,093	11,007	129,175	106	2,312	8,893	173,967	21	269
Frozen benefits ⁴	15,959	348,433	9,005	240,194	2,379	32,440	1,706	20,751	80	1,755	2,789	53,293	0	0

¹ Represents total benefits awarded after adjustment for subsequent changes in number and amount of benefits (see footnote 6) and terminations (see footnote 5), cumulative from January 1940, when monthly benefits were first payable.

² Benefit in current-payment status is subject to no deduction from current month's benefit or only to deduction of fixed amount which is less than current month's benefit; benefit in deferred-payment status is subject to deduction of fixed amount which equals or exceeds current month's benefit; benefit in conditional-payment status is subject to deduction of entire benefit for current and each subsequent month for indefinite period.

³ Represents benefits which have previously been in current or deferred-payment status.

⁴ Represents benefits which have never been in current or deferred-payment status.

⁵ Terminations may be for following reasons: primary benefit—bene-

fiary's death; wife's benefit—beneficiary's death, death of husband, divorce, or entitlement of beneficiary to equal or larger primary benefit; child's benefit—beneficiary's death, marriage, adoption, or attainment of age 18; widow's benefit—beneficiary's death, remarriage, or entitlement to equal or larger primary benefit; widow's current benefit—beneficiary's death, remarriage, or termination of entitlement of last entitled child; parent's benefit—beneficiary's death, marriage, or entitlement to other equal or larger monthly benefit.

⁶ Adjustments in amount of monthly benefit may result from entitlement of an additional beneficiary or termination of entitlement of an existing beneficiary when maximum provisions of sec. 203 (a) of the 1939 amendments are effective or from termination of entitlement of an existing beneficiary when minimum provision of sec. 203 (b) consequently becomes effective; adjustments in number or amount may also result from actions not otherwise classified.

October was the highest for any month since the inception of the program. The number of benefits in suspension at the end of October represented 10.2 percent of all benefits in force, as compared with 9.2 percent in September and 7.0 percent in October 1941. The proportion of widow's current benefits in suspension showed a large relative increase—from 7.7 percent in October 1941 to 13.1 percent in October 1942. This increase was probably caused by increased opportunities for women in war industry and by expansion of facilities for day care of children. The proportion of primary insurance benefits in suspension because of the employment of the beneficiary rose from 9.1 percent in October 1941 to 12.8 percent in October 1942.

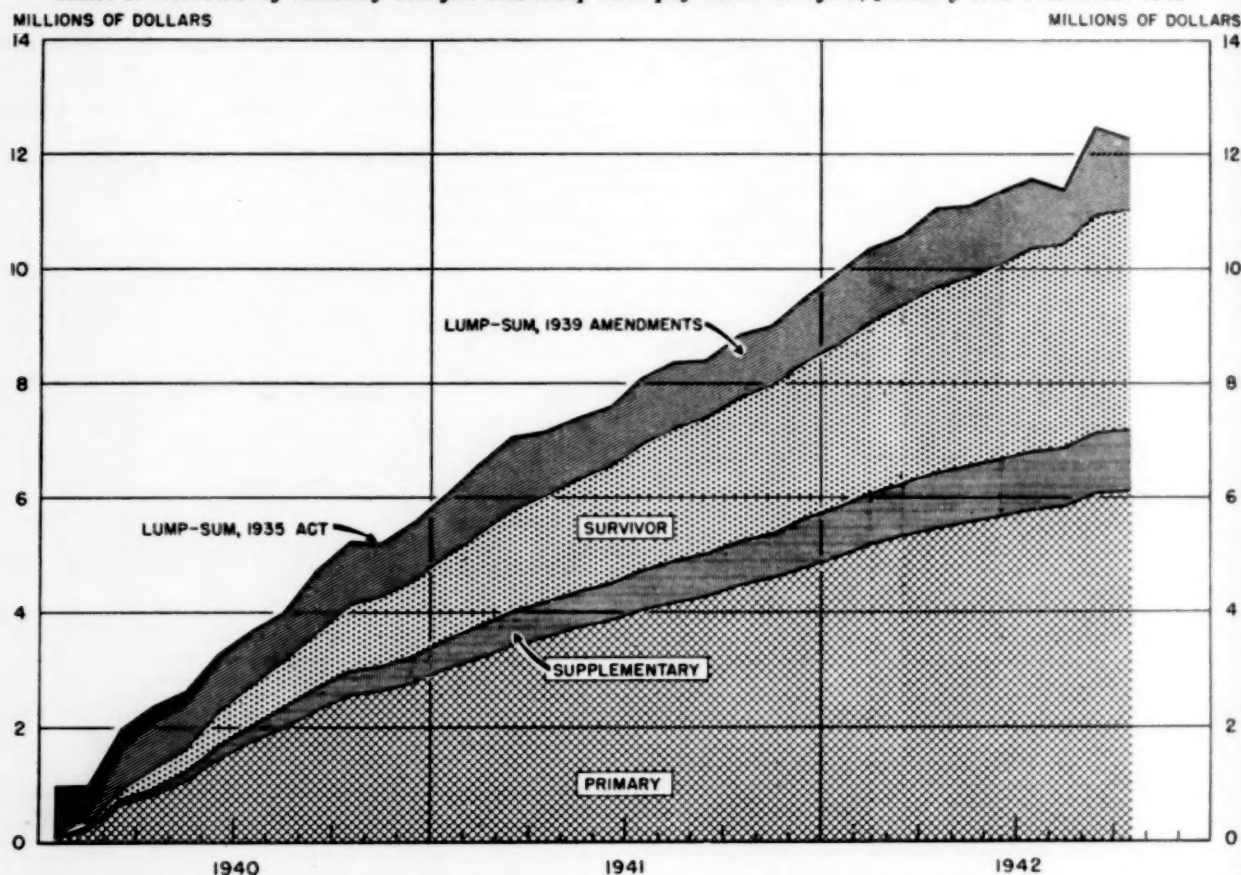
The average amount of primary benefits in current-payment status was \$23.01 at the end of October, 4 cents more than in September (table 2). The average amounts of wife's benefits and

child's benefits currently payable also showed small increases. There was a slight decrease in the average widow's benefit but no change in either widow's current or parent's benefits.

More than \$11.0 million was certified for monthly benefits during October, bringing the total amount of monthly benefits certified during the first 10 months of 1942 to \$99.5 million (table 3). Primary beneficiaries constituted 44 percent of the total number for whom benefits were certified in the month, and their payments accounted for 55 percent of the amount. Almost 10 percent of the total amount of monthly benefits certified during the month was for supplementary benefits, and 35 percent was for survivor benefits. In addition, \$1.2 million was certified for lump-sum payments on the basis of the wage records of 8,700 deceased wage earners who left no survivors immediately eligible for monthly benefits.

On the basis of preliminary data for November,

Chart 1.—Amount of monthly benefits and lump-sum payments certified, January 1940–November 1942¹



¹ Prior to January 1940 the only certifications made were for lump-sum payments under the 1935 act. The primary, supplementary, and survivors'

benefits, begun in 1940, are monthly payments. See table 3 for the type of benefit included in each category.

Table 3.—Monthly benefits and lump-sum death payments certified, by type of payment, October 1942, and cumulative January–October 1942

Type of payment	October 1942				Total amount certified January–October 1942
	Number of beneficiaries ¹	Amount certified	Percentage distribution		
			Beneficiaries	Amount	
Monthly benefits ²	587,930	\$11,038,402	100.0	100.0	\$899,474,391
Primary.....	259,241	6,101,214	44.1	55.3	55,966,285
Supplementary.....	86,156	1,074,342	14.6	9.7	9,809,120
Wife's.....	76,049	961,234	12.9	8.7	8,694,293
Child's.....	10,107	113,108	1.7	1.0	1,114,827
Survivor's.....	242,533	3,862,846	41.3	35.0	33,698,986
Widow's.....	26,323	572,794	4.5	5.2	4,560,867
Widow's current.....	57,461	1,210,643	9.8	10.9	10,951,710
Child's.....	155,857	2,037,238	26.5	18.5	17,828,439
Parent's.....	2,892	42,171	.5	.4	357,970
Lump-sum death payments.....	8,845	1,239,462	-----	-----	12,568,677
Under 1939 amendments ³	8,738	1,235,531	-----	-----	12,501,816
Under 1935 act ⁴	107	3,931	-----	-----	66,861

¹ Differs from number in current-payment status, which takes account of changes in status effective after certification.

² Distribution by type of benefit estimated. Estimates revised February 1942.

³ Includes retroactive payments.

⁴ Represents number of deceased workers on whose wages payments were based.

⁵ Payable with respect to workers who died after Dec. 31, 1939, in cases in which no survivor could be entitled to monthly benefits for month in which worker died.

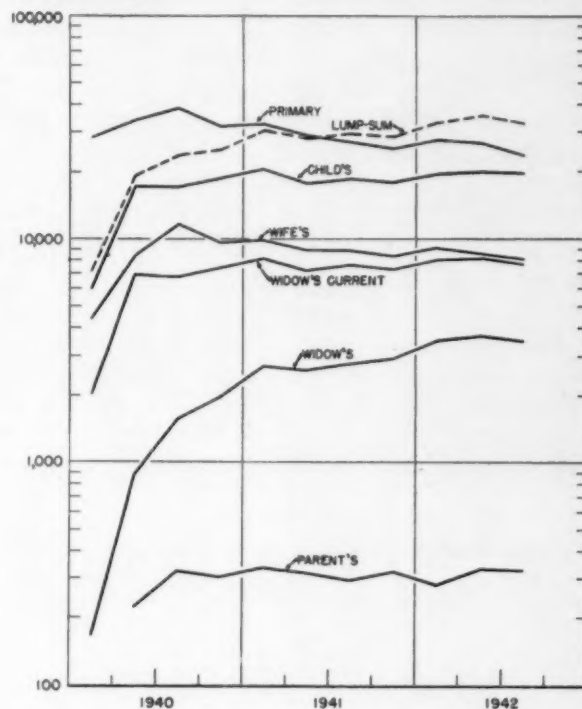
⁶ Payable with respect to workers who died prior to Jan. 1, 1940.

it is estimated that \$11.1 million was certified for 594,000 monthly beneficiaries. Of the total amount, about \$6.1 million was certified for 260,000 primary beneficiaries, \$1.1 million for 86,000 supplementary beneficiaries, and \$3.9 million for 248,000 survivors. Approximately \$1.1 million was certified in lump-sum death payments based on the wage records of 7,900 deceased wage earners.

Applicants for Account Numbers, July–September 1942

The largest quarterly volume of new account numbers since 1937—2.3 million—was established during July–September 1942. More than half the numbers were assigned to women. Young persons of both sexes under age 20 received more than half also. The number established for Negroes was larger than in any previous quarter since 1937, and the Pacific, Mountain, and West North Central States showed their largest quarterly volumes of accounts established for any quarter since 1936. Data for the quarter indicate, therefore, not only an expanding labor force but also its changing structure in terms of sex,

Chart 2.—Number of monthly benefits and lump-sum payments awarded, by quarter, January 1940–September 1942



age, and race composition, as well as geographic distribution.

The applicants came mainly from the labor-force reserve; women of all ages, men under 20, and men aged 60 and over continued to represent a high proportion of all applicants, 83.5 percent,

Table 4.—Number of applicants for account numbers in 1940, 1941, and first, second, and third quarters of 1942, and estimated number of account-number holders at end of each period

Period	Applicants for account numbers		Estimated number of account-number holders 14 years and over as of end of period ¹			
	Total during period	Cumulative total as of end of period	Number	Percent of estimated total population 14 years and over ²		
				Total	Male	Female
1940.....	5,181,709	53,790,199	50,400,000	49.2	67.6	31.5
1941.....	6,677,584	60,467,783	56,500,000	54.6	73.1	36.1
1942:						
January–March.....	1,215,917	61,683,700	57,600,000	55.5	74.0	37.1
April–June.....	1,983,931	63,667,631	59,400,000	57.1	75.5	38.8
July–September.....	2,279,216	65,946,847	61,500,000	59.0	77.2	40.8

¹ Estimated by adjusting the cumulative total of accounts established for duplications as well as for death; includes Alaska and Hawaii.

² Population 14 years of age and over estimated by the U. S. Bureau of Census; includes Alaska and Hawaii.

Table 5.—Distribution of applicants for account numbers by sex, race, and age group, by quarter, January 1940–September 1942

Year and quarter	Total	Sex				Race				Age group			
		Male		Female		White ¹		Negro		Under 20 years		20 years and over ¹	
		Number	Per- cent of total	Number	Per- cent of total	Number	Per- cent of total	Number	Per- cent of total	Number	Per- cent of total	Number	Per- cent of total
1940 total.....	¹ 5,226,688	3,080,032	58.9	2,146,656	41.1	4,596,351	87.9	630,337	12.1	2,137,542	40.9	3,089,146	59.1
January–March.....	1,125,165	695,279	61.8	429,886	38.2	981,254	87.2	143,911	12.8	321,584	28.6	803,581	71.4
April–June.....	1,133,420	673,716	59.4	459,704	40.6	1,007,271	88.9	126,149	11.1	502,971	44.4	630,449	55.6
July–September.....	1,471,715	852,820	57.9	618,895	42.1	1,287,239	87.5	184,476	12.5	697,724	47.4	773,991	52.6
October–December.....	1,496,388	858,217	57.4	638,171	42.6	1,320,587	88.3	175,801	11.7	615,263	41.1	881,125	58.9
1941 total.....	6,677,584	3,701,467	55.4	2,976,117	44.6	5,890,916	88.2	786,668	11.8	3,174,241	47.5	3,503,343	52.5
January–March.....	1,340,974	830,949	62.0	510,025	38.0	1,166,491	87.0	174,483	13.0	479,266	35.7	861,708	64.3
April–June.....	1,859,862	1,042,505	56.1	817,357	43.9	1,680,426	90.4	179,436	9.6	1,022,740	55.0	837,122	45.0
July–September.....	2,067,425	1,151,152	55.7	916,273	44.3	1,797,941	87.0	269,484	13.0	1,034,988	50.1	1,032,437	49.9
October–December.....	1,409,323	676,861	48.0	732,462	52.0	1,246,058	88.4	163,265	11.6	637,247	45.2	772,076	54.8
1942													
January–March.....	1,215,917	634,255	52.2	581,662	47.8	1,071,400	88.1	144,517	11.9	466,993	38.4	748,924	61.6
April–June.....	1,983,931	1,002,466	50.5	981,465	49.5	1,781,666	89.8	202,265	10.2	1,130,819	57.0	853,112	43.0
July–September.....	2,279,216	1,124,041	49.3	1,155,175	50.7	1,971,093	86.5	308,123	13.5	1,189,222	52.2	1,089,994	47.8

¹ Represents all races other than Negro.

² Includes a small number for whom age is not known.

³ Because of recording and tabulating procedures, total differs slightly from corresponding total in table 4.

Table 6.—Distribution of account-number applicants under 20 years of age, by sex and age, July–September 1942 and July–September 1941

Age	Total			Male			Female		
	July–September		Percentage change	July–September		Percentage change	July–September		Percentage change
	1942	1941		1942	1941		1942	1941	
Under 20, total.....	1,189,222	1,034,988	+14.9	683,912	634,758	+7.7	505,310	400,230	+26.3
Under 18, total.....	829,330	596,198	+39.1	524,729	400,331	+31.1	304,601	195,867	+55.5
Under 15.....	109,798	42,344	+159.3	92,608	37,612	+146.2	17,190	4,732	+263.3
15.....	152,350	73,127	+108.3	110,363	59,134	+86.6	41,987	13,993	+200.1
16.....	297,557	216,439	+37.5	178,265	144,992	+22.9	119,292	71,447	+67.0
17.....	269,625	264,288	+2.0	143,493	158,593	-9.5	126,132	105,695	+19.3
18.....	240,872	280,077	-14.0	109,115	149,433	-27.0	131,757	130,644	+0.9
19.....	119,020	158,713	-25.0	50,068	84,994	-41.1	68,952	73,719	-6.5

Table 7.—Distribution of applicants for account numbers by sex, race, and age group, July–September 1942

Age group	Total			Male			Female		
	Total	White ¹	Negro	Total	White ¹	Negro	Total	White ¹	Negro
Total.....	2,279,216	1,971,093	308,123	1,124,041	959,528	164,513	1,155,175	1,011,565	143,610
Under 15.....	109,798	96,546	13,252	92,608	80,392	12,216	17,190	16,154	1,036
15–19.....	1,079,424	962,653	116,771	591,304	513,527	77,777	488,120	449,126	38,994
20–24.....	205,490	154,986	50,504	65,816	46,632	19,184	139,674	108,354	31,320
25–29.....	129,773	98,434	31,339	35,753	26,591	9,162	94,020	71,843	22,177
30–34.....	136,164	110,450	25,714	43,078	34,908	8,170	93,086	75,542	17,544
35–39.....	139,279	118,012	21,267	46,968	39,150	7,838	92,291	78,862	13,429
40–44.....	125,989	110,474	15,515	46,299	39,574	6,725	79,690	70,900	8,790
45–49.....	113,319	100,841	12,478	50,672	43,346	7,326	62,647	57,495	5,152
50–54.....	90,633	82,108	8,525	47,225	41,453	5,772	43,408	40,655	2,753
55–59.....	65,043	59,376	5,667	39,037	34,735	4,302	26,006	24,641	1,365
60–64.....	43,277	39,842	3,435	30,346	27,527	2,819	12,931	12,315	616
65–69.....	24,456	22,152	2,304	19,979	17,957	2,022	4,477	4,195	282
70 and over.....	16,168	15,085	1,083	14,651	13,652	999	1,517	1,433	84
Unknown.....	403	134	269	285	84	201	118	50	68

¹ Represents all races other than Negro.

as compared with 83.9 percent in the second quarter and 77.1 percent in the third quarter of 1941.

Distribution by sex and race.—Nearly 66 million social security account numbers had been established by the end of September 1942 (table 4). It is estimated, after adjustment for deaths and duplicate numbers, that about 61.5 million persons aged 14 years and over had account numbers at that time—nearly three-fifths of the estimated total population 14 years and over. At the end of September 1942, account numbers had been established for a much larger proportion (77.2 percent) of the estimated male population age 14 and over than of the female population (40.8 percent). The proportion of women, however, has been increasing more rapidly in the current year than the proportion of men, indicating the relatively greater flow of women into the labor market.

The number of accounts established for women in the third quarter of 1942 went beyond the million mark (1.2 million) for the first time, exceeding the previous high in the second quarter of 1942 by 174,000 (table 5). This is the first recorded instance in which women applicants (50.7 percent of the total) outnumbered men in the third quarter of any year. In view of the continuing demand for labor and a virtual depletion of the available reserve of men without account numbers, it seems likely, after allowing for the usual seasonal variations, that the number and proportion of women applicants for account numbers will continue to rise for some time to come.

The total number of applicants increased 10.2 percent over the third quarter of last year. The relative increase for Negroes was larger than that for white persons—14.3 percent, as compared with 9.6 percent. For the first time on record there were more than 300,000 Negro applicants in a quarter. Negroes comprised 13.5 percent of the total, the highest percentage for any quarter since the initial registration period.

Distribution by age.—The number of applicants under age 20 continued to increase and totaled 1.2 million in July–September 1942, as compared with 1.1 million in the previous quarter and 1.0 million in the third quarter of 1941. These young applicants comprised 52.2 percent of the July–September total, the highest proportion for any third quarter. A year earlier, they comprised

50.1 percent of the total; in 1940, 47.4 percent. The increased proportion in 1942 resulted from the exceptionally large number and proportion of applicants under age 18 (table 6). Thus, although 14.9 percent more persons under age 20 applied for account numbers in the third quarter of 1942 than in the same quarter of 1941, the number of applicants under age 18 increased 39.1 percent.

Table 8.—Applicants for account numbers, by State and sex, July–September 1942 and July–September 1941

Social Security Board region and State	Total			Percent female, July–September	
	July–September		Percent- age change	1942	1941
	1942	1941			
Total.....	2,279,216	2,067,425	+10.2	50.7	44.3
Region I:					
Connecticut.....	25,593	26,758	−4.4	58.5	51.8
Maine.....	15,288	15,265	+2	47.7	47.7
Massachusetts.....	71,906	66,903	+7.6	55.5	49.9
New Hampshire.....	8,259	8,524	−3.1	48.4	48.1
Rhode Island.....	12,011	11,751	+2.2	51.4	52.4
Vermont.....	4,494	5,274	−14.8	53.0	44.8
Region II:					
New York.....	219,811	211,744	+3.8	54.9	50.4
Region III:					
Delaware.....	5,094	4,496	+13.3	55.3	49.4
New Jersey.....	63,150	61,751	+2.3	56.4	51.4
Pennsylvania.....	139,116	130,404	+6.7	53.7	47.5
Region IV:					
District of Columbia.....	13,489	13,633	−1.1	63.7	57.4
Maryland.....	36,594	31,935	+14.6	58.1	49.8
North Carolina.....	54,851	58,017	−5.5	44.9	38.9
Virginia.....	43,615	42,853	+1.8	50.7	41.6
West Virginia.....	22,535	25,388	−10.1	48.2	43.0
Region V:					
Kentucky.....	38,180	35,968	+6.1	45.2	36.5
Michigan.....	89,144	76,115	+17.1	55.4	50.6
Ohio.....	113,060	95,121	+18.9	56.6	50.7
Region VI:					
Illinois.....	120,861	137,228	−11.9	55.5	52.2
Indiana.....	68,001	59,533	+14.2	56.7	49.5
Wisconsin.....	50,538	43,368	+16.5	53.6	45.7
Region VII:					
Alabama.....	49,580	53,056	−6.6	39.1	29.4
Florida.....	35,571	27,041	+31.5	42.8	40.8
Georgia.....	53,551	67,749	−21.0	45.7	36.5
Mississippi.....	37,630	41,815	−10.0	27.1	23.3
South Carolina.....	33,920	44,480	−23.7	39.4	24.9
Tennessee.....	50,988	56,061	−9.0	48.2	37.1
Region VIII:					
Iowa.....	34,807	30,777	+13.1	51.4	42.7
Minnesota.....	40,403	33,452	+20.8	47.4	43.5
Nebraska.....	21,344	14,664	+45.6	49.0	43.5
North Dakota.....	5,765	5,478	+5.2	44.2	41.4
South Dakota.....	7,476	5,820	+28.5	45.8	42.5
Region IX:					
Arkansas.....	46,539	38,850	+19.8	38.6	29.0
Kansas.....	31,318	23,405	+33.8	49.5	41.2
Missouri.....	58,208	60,606	−4.0	53.8	46.6
Oklahoma.....	45,796	31,802	+44.0	43.5	34.6
Region X:					
Louisiana.....	36,041	35,728	+9	39.9	34.6
New Mexico.....	9,351	7,702	+21.4	35.6	35.9
Texas.....	132,026	98,516	+34.0	44.1	39.2
Region XI:					
Arizona.....	11,233	6,059	+85.4	41.3	38.7
Colorado.....	23,219	16,498	+40.7	49.6	51.6
Idaho.....	10,561	7,413	+42.5	46.7	42.6
Montana.....	7,879	6,503	+21.2	44.6	42.2
Utah.....	13,419	8,320	+61.3	48.4	43.1
Wyoming.....	4,631	3,579	+29.4	42.5	41.0
Region XII:					
California.....	175,066	119,471	+46.6	54.1	46.9
Nevada.....	3,215	1,963	+63.8	42.8	43.0
Oregon.....	28,129	19,087	+47.4	53.4	45.3
Washington.....	46,084	30,869	+49.3	54.8	45.5
Territories:					
Alaska.....	1,424	1,623	−12.3	43.4	36.2
Hawaii.....	8,032	7,009	+14.6	53.8	41.5

Most of this gain occurred among youths aged 15 or under. Applications from persons aged 18 and 19 declined 14.0 and 25.0 percent, respectively. The decline for male applicants aged 18 or 19, however, was considerably more than for female applicants of that age group, indicating, in part, a depletion of the available reserve of young men without account numbers. It also indicates a large volume of enlistments in the armed services of men 18 and 19 directly after graduation from school.

More persons aged 60-64 and 65 and over applied for account numbers in July-September 1942 than in any previous quarter since the end of 1939, as indicated below.

Quarter	Number of applicants		
	Total aged 60 and over	60-64	65 and over
1940 total.....	191,290	92,551	98,739
First.....	65,611	27,692	37,919
Second.....	40,459	19,389	21,070
Third.....	38,814	20,116	18,698
Fourth.....	46,406	25,354	21,052
1941 total.....	191,648	100,381	91,267
First.....	49,126	26,122	23,004
Second.....	44,931	23,190	21,741
Third.....	53,013	27,798	25,215
Fourth.....	44,578	23,271	21,307
1942			
First.....	48,522	25,067	23,455
Second.....	59,902	30,901	29,001
Third.....	83,901	43,277	40,624

As compared with the second quarter of 1942, accounts established for persons aged 60-64 and for those aged 65 and over, each increased 40.1

percent. The increases over the third quarter of 1941 were 55.7 and 61.1 percent, respectively. The abnormal rises were due partly to the return to work of many persons who had retired and partly to the shift of larger numbers of older workers from noncovered to covered employment than in previous years.

Distribution by State.—Nearly all the Pacific, Mountain, and West North Central States continued to show increasing volumes of applicants (table 8). While the number of accounts established for the country as a whole increased 10.2 percent over the same quarter of 1941, Arizona, Nevada, and Utah showed increases of more than 60 percent. Washington, Oregon, and California had increases of 49.3, 47.4, and 46.6 percent, respectively. The increases in the latter group are probably due to the expansion of the aircraft and shipbuilding industries.

Women made up the majority of the applicants in 22 States as compared with 9 States in the third quarter of 1941. In the District of Columbia, 63.7 percent of the applicants, the largest proportion for the quarter for any State, were women. They also comprised more than 56 percent of the applicants in Connecticut, Maryland, Indiana, Ohio, and New Jersey. The lowest relative numbers of women applicants were found in agricultural States—Alabama, Arkansas, Louisiana, Mississippi, New Mexico, and South Carolina—where the proportions ranged from 27.1 percent in Mississippi to 39.9 percent in Louisiana.

Operations Under the Railroad Retirement Act *

Net benefit payments certified to the Treasury in November amounted to \$10.8 million, slightly more than in the preceding month, but 1.3 percent below the peak recorded in July 1942 (table 1). The change during the month resulted from the normal increase in employee annuities, which more than offset the usual decrease in pension payments; the amount paid out for survivor benefits remained virtually unchanged. From the beginning of operations through November 1942, total certifications for benefit payments reached almost \$611 million.

*Prepared by the Office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

Employee annuities.—Only 1,120 applications for employee annuities were received and processed during November, the lowest figure recorded for any month except April 1942, when the activities of the Board were greatly restricted by the move to Chicago. The applications received included 715 active cases, and 4,966 such cases remained in the adjudicative process at the end of the month.

The 1,357 annuities certified during November brought to 168,000 the total certified to date. Of this number, 38,200 had been terminated by death, 815 during the month. Terminations for other causes totaled almost 1,000 to date. The net addition of 513 annuities in November brought the number of employee annuities in

force at the end of the month to 128,000. The average monthly benefit payable on November 30 was \$66.00.

The relatively large number of annuities terminated by death raised the monthly average for the current fiscal year to 735, an increase of more than 10 percent over the average for the corresponding period last year. The increasing mortality of employee annuitants results mainly from the steady rise in the number of annuitants on the rolls and in their average age, while the proportion of disabled individuals among them remains about the same. The number of annuitants on the rolls at the end of June 1942 was 6.1 percent greater than at the end of June 1941, and the average age about 1 year higher.

Pensions.—Pensioners removed from the rolls during November because of death totaled 285, leaving 26,300 pensions in force on November 30 at a total monthly rate of \$1.5 million. The total number of pensions certified to date was 48,600. It is expected that, while a few pensioners will be added to the rolls as a result of new coverage decisions, others will be removed on becoming eligible for employee annuities in excess of the amounts received as pensions.

Survivor payments.—A total of 72 survivor and death-benefit annuities were initially certified and 77 were terminated during the month, thereby reducing the number in force on November 30 to 3,800. Of these, 3,200 were survivor annuities and the remaining 600 were death-benefit annuities. The average monthly benefits paid were \$32.14 and \$35.75, respectively.

Initial certifications of lump-sum death benefits numbered 1,000, at an average payment of \$336.99. These figures represent slight increases over those for October. By the end of November, 61,100 benefits of this type had been certified and the average payment had increased to \$193.18. This average has increased steadily as the interval since January 1, 1937, has lengthened, but in recent years the rate of increase has been slackening. This change in rate is due chiefly to the fact that the deaths now being reported include those of an increasing number of individuals who entered railroad service some time after 1936 and therefore could not receive compensation for the entire period. Thus, there has been a leveling off in the average number of months during which creditable compensation has been earned. The average payment in 1940-41 was 39 percent greater than the corresponding average for the previous fiscal year. In 1941-42, the increase was only 27 percent, and the present trend indicates that the average for the current fiscal year will increase about 25 percent.

State distribution of beneficiaries.—Pennsylvania continued to lead all other States in the amount of benefits paid under the Railroad Retirement Act during 1941-42. Chart 1 shows the estimated State distribution ¹ of the \$127 million in net benefit payments certified to the Treasury in that year. Almost half the total amount went to seven States in the following order: Pennsylvania, New York,

¹ Total monthly benefits were prorated among the States in proportion to the average amount of benefits in force in each State at the end of 1940-41 and 1941-42. Actual data were available for lump-sum payments.

Table 1.—Railroad retirement: Number and amount of annuities and pensions in force and net benefit payments certified to the Secretary of the Treasury, by class of benefit, November 1942 ¹

Period and administrative action	Total		Employee annuities		Pensions to former carrier pensioners		Survivor annuities		Death-benefit annuities ²	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of Oct. 31, 1942.....	158,283	\$10,130,794	127,936	\$8,441,701	26,540	\$1,564,314	3,187	\$102,537	620	\$22,241
During November 1942:										
Initial certifications.....	1,429	91,417	1,357	89,031	0	0	24	652	48	1,733
Terminations by death (deduct)....	1,177	72,945	815	54,015	285	16,109	7	210	70	2,609
In force as of Nov. 30, 1942.....	158,505	10,150,119	128,449	8,477,676	26,254	1,548,106	3,206	103,026	506	21,309
Total payments (net).....		\$ 10,804,978		8,788,731		1,537,007		105,602		29,341

¹ For definitions of classes of benefit, see the Bulletin, October 1942, p. 25. Data for initial certifications are for period in which payment was first certified and not for that during which it began to accrue. Data for terminations by death are for period in which notice of death was received and not for period in which beneficiary died. In-force data represent certifications less terminations by death; they are adjusted for recertifications, reinstatements, and terminations for reasons other than death (suspension, return to service, recovery from disability, commutation to lump-sum payment). Certifica-

tions are reported on an accounting-month basis ended on approximately the 20th, terminations are reported through the 10th, and total payments are on calendar-month basis. Cents omitted.

² In a few cases, payments are made to more than 1 survivor on account of death of 1 individual; such payments are counted as single items. Terminations include those by death and by expiration of 12-month period for which death-benefit annuities are payable; nearly all terminations are of latter type.

³ Includes \$344,296 for lump-sum death benefits.

Illinois, Ohio, California, Indiana, and New Jersey, with Pennsylvania alone receiving \$18.3 million—almost as much as New York and Illinois combined.

The order of the States with respect to total benefit payments (with the exception of pension payments) conforms closely to the ranking by the number of railroad employees in each State. Consequently, it differs somewhat from a similar distribution of old-age and survivor benefit payments under the Social Security Act, which conforms to the distribution of the industrial and commercial population. Thus Pennsylvania, with the largest railroad population in the country, received the greatest amount of railroad retirement benefits but was second to New York in the amount of social security benefits received. Massachusetts, which occupies fourteenth place under the Railroad Retirement Act, occupies sixth place under the Social Security Act. The 10 highest ranking States under each act are listed below:²

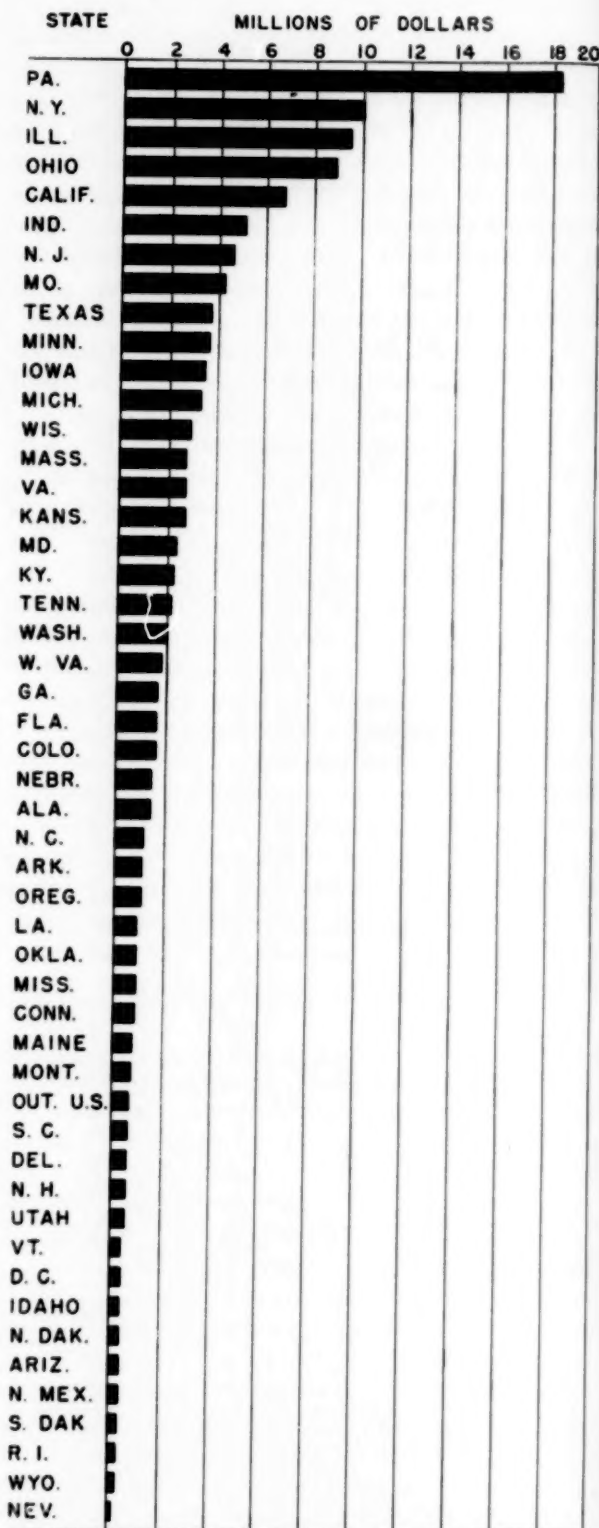
<i>Railroad Retirement Act</i>	<i>Social Security Act</i>
Pennsylvania	New York
New York	Pennsylvania
Illinois	Illinois
Ohio	Ohio
California	California
Indiana	Massachusetts
New Jersey	New Jersey
Missouri	Michigan
Texas	Indiana
Minnesota	Texas

Table 2 shows the 157,000 annuities and pensions in force on June 30, 1942, classified by the State of residence of the beneficiary at the time the first benefit check was mailed, and the 12,800 lump-sum death benefits certified during 1941-42, classified by the State of residence of the beneficiary.

The number of annuitants residing in a certain area depends largely on the concentration of railroad employees within that area and on their age composition, while the number of pensioners is governed to a large extent by the scope of private pension plans in effect before the enactment of the 1937 act. A great majority of the employees on northern and western roads were covered by private pension programs, while in the South a much smaller proportion of railroad workers

² Based on benefit payments certified in 1941-42.

Chart 1.—Total benefits paid under the Railroad Retirement Act, by State, 1941-42



benefited by such plans. For this reason, certain States have proportionately fewer pensioners than employee annuitants.

Comparison of table 2 with similar tables for previous years (see the Bulletin, November 1940, p. 85, and November 1941, p. 72) shows little change in the ratio of annuitants and pensioners

in each State to the total. Since about 85 percent of the annuities and practically all the pensions in force on June 30, 1942, were also in force on June 30, 1941, differences in the proportion of deaths and new certifications would have to be very marked to produce any significant variations in State ratios from one year to the next.

Table 2.—Railroad retirement: Number of annuities and pensions in force and monthly amount payable as of June 30, 1942, and number and amount of lump-sum death benefits initially certified to the Secretary of the Treasury in fiscal year 1941-42, by class of benefit and by State¹

State	In force on June 30, 1942								Lump-sum death benefits initially certified in 1941-42	
	All annuities and pensions		Employee annuities		Pensions		Survivor and death-benefit annuities		Number ²	Amount
	Number	Monthly amount payable	Number	Monthly amount payable	Number	Monthly amount payable	Number ³	Monthly amount payable		
Total.....	156,963	\$10,036,485	125,755	\$8,290,690	27,582	\$1,626,465	3,626	\$119,329	12,833	\$3,571,150
Alabama.....	1,915	110,699	1,697	102,233	145	6,179	73	2,285	232	51,293
Arizona.....	425	29,470	336	25,156	73	3,731	16	582	42	11,699
Arkansas.....	1,436	89,414	1,214	79,323	176	8,621	46	1,469	149	34,971
California.....	8,110	541,222	5,905	415,586	2,043	119,850	162	5,785	662	191,708
Colorado.....	1,954	128,971	1,524	105,158	391	22,495	39	1,317	142	41,840
Connecticut.....	1,075	69,657	805	53,941	239	14,746	31	969	107	35,427
Delaware.....	682	47,861	471	33,639	206	14,012	5	209	48	14,558
District of Columbia.....	461	31,628	363	25,695	88	5,500	10	432	67	16,461
Florida.....	1,848	132,001	1,397	102,486	420	28,370	31	1,144	188	38,149
Georgia.....	2,071	131,417	1,777	117,735	210	11,126	84	2,554	303	70,500
Idaho.....	443	29,742	361	24,580	75	4,943	7	219	60	17,107
Illinois.....	11,823	743,052	9,721	630,265	1,820	103,234	282	9,552	1,181	345,856
Indiana.....	6,487	408,956	5,311	342,965	1,018	60,969	158	5,021	442	127,824
Iowa.....	4,551	284,655	3,794	243,185	633	37,367	125	4,102	228	66,258
Kansas.....	3,519	216,576	2,829	182,723	613	31,351	77	2,501	217	65,961
Kentucky.....	3,128	179,147	2,640	156,587	397	19,982	91	2,578	275	67,559
Louisiana.....	1,318	78,306	1,078	66,959	197	10,216	43	1,130	185	41,951
Maine.....	1,129	63,566	800	53,586	211	9,025	28	955	68	18,236
Maryland.....	2,925	189,194	2,194	146,591	691	41,412	40	1,190	230	68,012
Massachusetts.....	3,438	217,520	2,773	181,453	572	32,766	93	3,300	365	82,539
Michigan.....	4,130	263,048	3,295	215,930	736	43,566	99	3,551	313	86,786
Minnesota.....	4,709	288,047	3,691	232,747	903	51,478	115	3,821	337	98,063
Mississippi.....	1,255	70,918	907	59,548	225	10,333	33	1,037	111	23,818
Missouri.....	5,416	341,299	4,466	290,912	823	46,215	127	4,172	301	119,370
Montana.....	929	58,177	811	51,206	96	6,307	22	693	98	30,996
Nebraska.....	1,850	119,407	1,366	90,837	450	27,438	34	1,131	141	37,795
Nevada.....	181	11,664	150	10,201	24	1,212	7	250	21	7,013
New Hampshire.....	764	47,389	656	42,688	79	3,816	29	884	33	9,346
New Jersey.....	5,471	370,185	4,244	292,029	1,117	74,149	110	4,005	460	135,457
New Mexico.....	511	29,030	393	24,727	107	3,926	11	377	44	10,291
New York.....	12,312	794,863	9,821	654,363	2,213	131,475	278	9,024	1,075	301,330
North Carolina.....	1,412	89,161	1,237	80,844	118	6,526	57	1,790	181	42,894
North Dakota.....	490	28,413	402	23,828	79	4,367	9	217	57	13,753
Ohio.....	10,715	701,284	8,527	573,280	1,973	121,019	215	6,984	809	235,705
Oklahoma.....	1,177	72,659	1,019	65,826	134	6,059	24	772	94	22,784
Oregon.....	1,396	89,549	1,088	73,563	279	15,079	29	905	95	28,149
Pennsylvania.....	21,454	1,453,438	16,581	1,145,680	4,528	295,742	345	12,015	1,229	358,951
Rhode Island.....	425	25,681	303	18,997	99	5,905	23	777	27	8,647
South Carolina.....	804	48,413	734	45,443	40	2,047	30	922	140	32,139
South Dakota.....	478	27,755	418	24,972	46	2,403	14	379	41	11,129
Tennessee.....	2,921	173,507	2,552	158,171	273	12,424	96	2,911	296	80,144
Texas.....	4,489	291,927	3,647	247,733	726	40,255	116	3,938	480	134,368
Utah.....	665	43,906	532	36,466	115	6,673	18	766	98	33,156
Vermont.....	554	35,103	478	31,321	63	3,364	13	416	28	8,039
Virginia.....	3,602	218,912	2,951	184,447	562	31,771	89	2,693	365	93,335
Washington.....	2,582	163,653	2,172	141,559	347	19,993	63	2,100	178	87,399
West Virginia.....	2,463	148,271	1,995	124,450	421	22,446	47	1,375	188	51,559
Wisconsin.....	3,824	231,659	3,203	199,693	509	28,432	112	3,533	219	66,271
Wyoming.....	329	22,686	254	17,970	70	4,567	5	148	47	16,076
Outside continental United States ⁴	917	53,403	693	41,390	209	11,560	15	452	106	18,493

¹ State of residence at time first check was mailed.

² Represents benefits rather than individual beneficiaries. In 1 case, death-benefit annuity payment was divided among 7 beneficiaries, and in 72 cases, the same individual received both a survivor and death-benefit annuity.

³ Number of individuals with respect to whose death benefits were certified, rather than number of individuals certified to receive benefits. About 5 percent of benefits are divided among 2 or more individuals.

⁴ Cents omitted; therefore, totals shown exceed sums of individual items.

⁵ Includes, for Hawaii, 18 employee annuities at a total monthly rate of \$1,019; for Alaska, 31 employee annuities at \$1,772, 1 survivor annuity at \$17, and 2 lump-sum death benefits totaling \$767. Payments representing 186 monthly benefits at a total rate of \$7,828 to beneficiaries outside territorial United States and Canada were deposited in a special foreign funds account in the Treasury pursuant to Executive Order No. 8389, dated Apr. 10, 1940, and subsequent amendments thereto.

SOCIAL AND ECONOMIC DATA

BUREAU OF RESEARCH AND STATISTICS

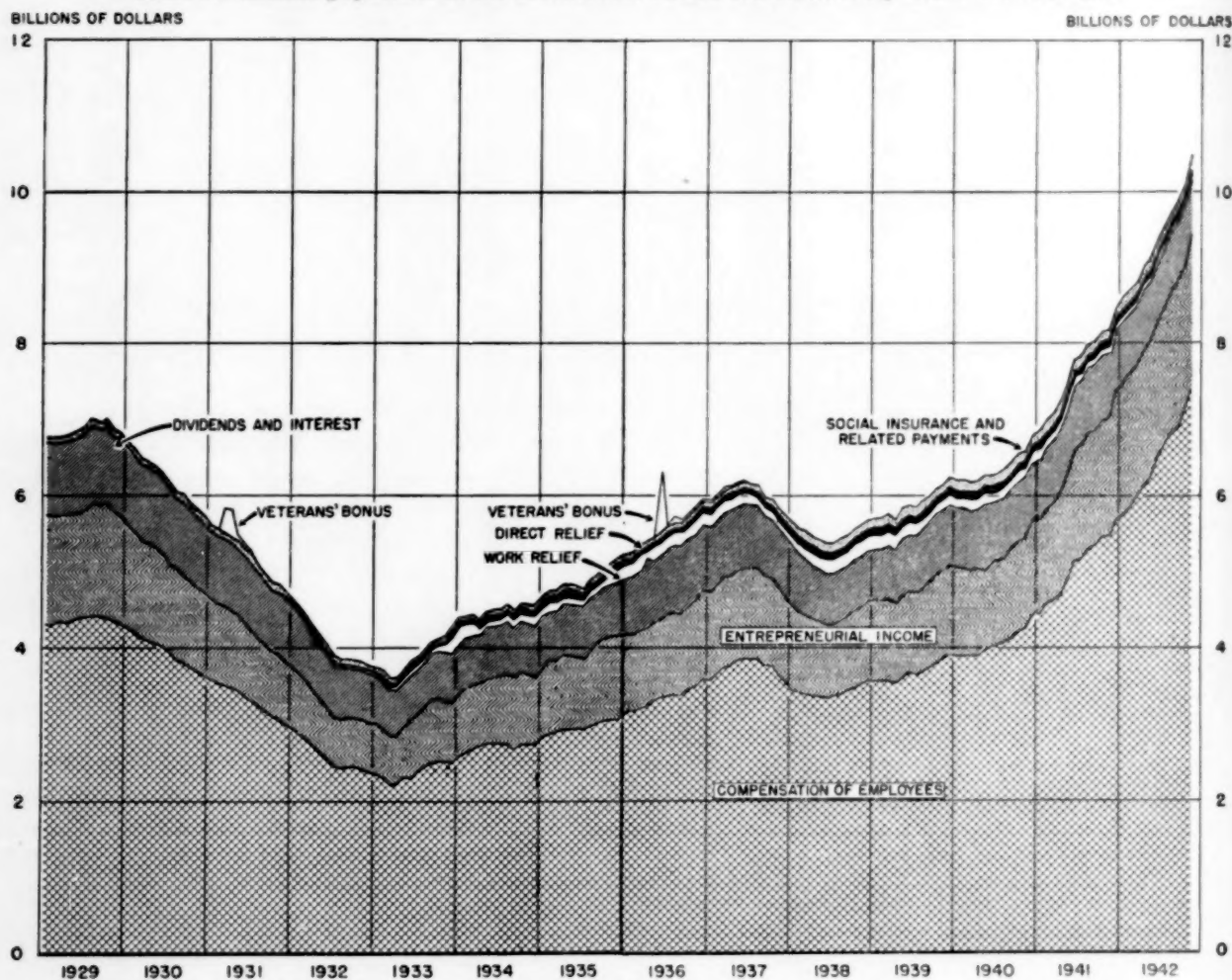
Social Security and Other Income Payments to Individuals

Income payments to individuals in November amounted to \$10.4 billion, an increase of 3.1 percent over October and 27.2 percent over November 1941 (table 1). Since July 1940 there has been a steady month-to-month increase in income payments; with, as yet, no appreciable slackening in the amount of increase. While several factors, notably increased cost of living and higher taxes, have deflated this increase in income payments in terms of purchasing power, a considerable portion of the increase is still in the hands of consumers in the form of savings. According to Department of

Commerce estimates, 1942 savings are expected to amount to about \$26 billion; in the third quarter of this year, savings were estimated at \$7 billion or about double those for the same quarter of 1941. However, while these savings have acted to check inflationary tendencies, it is important that they be kept immobilized until such time as their addition to current purchasing power no longer constitutes an inflationary threat.

Compensation of employees amounted to \$7.4 billion, more than a third more than in November 1941. With further additions to the labor force

Chart 1.—Income payments in the continental United States, January 1929–November 1942



Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

Table 1.—Income payments in the continental United States, by specified period, 1936-42¹

[In millions; data corrected to Jan. 7, 1943]

Calendar year and month ²	Total	Compensation of employees ³	Entrepreneurial income, net rents, and royalties	Dividends and interest	Work relief ⁴	Direct relief ⁵	Social insurance and related payments ⁶	Veterans' bonus
1936.....	\$68,024	\$40,027	\$13,003	\$9,785	\$2,155	\$672	\$955	\$1,427
1937.....	72,365	44,689	14,162	9,891	1,639	836	1,020	128
1938.....	66,135	40,845	12,369	8,233	2,094	1,008	1,529	57
1939.....	70,809	43,981	13,346	8,891	1,870	1,071	1,616	34
1940.....	76,404	48,639	13,840	9,421	1,577	1,098	1,801	28
1941.....	92,220	60,807	17,425	9,910	1,213	1,112	1,734	19
November..... 1941	8,186	5,462	1,579	834	79	90	140	2
December.....	8,507	5,685	1,661	833	87	92	148	1
January..... 1942	8,614	5,744	1,717	819	77	94	162	1
February.....	8,714	5,851	1,716	817	72	95	162	1
March.....	8,820	5,972	1,698	814	75	94	166	1
April.....	9,023	6,124	1,770	807	68	92	161	1
May.....	9,133	6,265	1,765	800	58	89	155	1
June.....	9,396	6,525	1,780	794	53	87	156	1
July.....	9,563	6,696	1,788	786	45	86	161	1
August.....	9,748	6,836	1,855	779	35	86	156	1
September.....	9,849	6,925	1,885	772	30	85	151	1
October.....	10,097	7,133	1,938	765	28	85	147	1
November.....	10,410	7,354	2,047	758	24	84	142	1

¹ Compensation of employees, entrepreneurial income, net rents, and royalties, and dividends and interest adjusted for seasonal variation.

² For annual and monthly figures 1929-40, see the Bulletin, August 1941, table 1, pp. 74-76.

³ Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to members of the armed forces, and Government portion of payments to dependents of members of the armed forces.

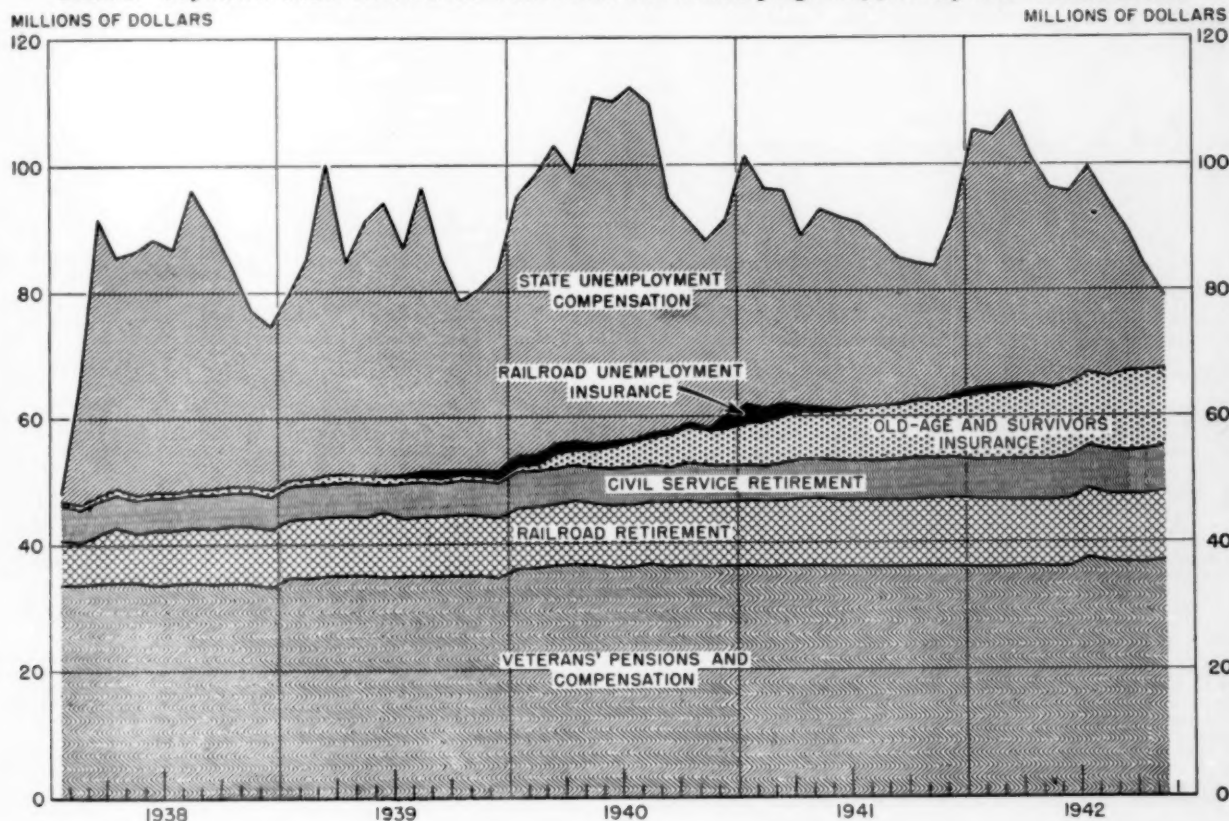
⁴ Earnings of persons employed by the NYA, WPA, and CCC (through August 1942). Excludes earnings of persons employed on other Federal agency projects financed from emergency funds; such earnings are included in the column "Compensation of employees."

⁵ Payments to recipients under the 3 special public assistance programs and general assistance, the value of food stamps issued by the Agricultural Marketing Administration under the food stamp plan, and subsistence payments certified by the Farm Security Administration.

⁶ Represents payments under programs of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions, workmen's compensation, State unemployment compensation, and railroad unemployment insurance.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

Chart 2.—Payments under selected social insurance and related programs, January 1938–November 1942



expected, this class of income payments, which represented 71 percent of all payments in November, will undoubtedly continue to increase. Entrepreneurial income, net rents, and royalties—the only other group to show an increase over the preceding month—amounted to \$2.0 billion, 30 percent above the November 1941 level.

All other types of income payments were below the October levels and, except for social insurance and related payments, also below payments of a year ago. Social insurance and related payments decreased 3.4 percent from October but were 1.4 percent above payments in November 1941, mainly because of the large increase in workmen's compensation payments.

Payments in November under the selected social insurance programs shown in table 2

amounted to \$79.1 million. This figure represents a decrease of about 6 percent from the previous month and from the comparable month of last year. Unemployment insurance payments have dropped sharply during the past year, while retirement, disability, and survivor payments are at a higher level than a year ago; consequently, unemployment insurance payments constituted only 15 percent of total payments this November, as compared with 26 percent a year ago.

Monthly retirement and disability payments under all four programs increased only slightly over October; in no case was the increase larger than 0.3 percent. Compared with payments in November 1941, however, payments under the old-age and survivors insurance program were

Table 2.—Payments under selected social insurance and related programs, by specified period, 1936–42¹

[In thousands; data corrected to Dec. 31, 1942]

Calendar year and month	Total	Retirement, disability, and survivor payments												Re-funds under the Civil Service Commission to employees leaving service ⁵	Unemployment insurance payments		
		Monthly retirement and disability payments ²				Survivor payments									Total	State unemployment compensation laws ¹¹	Railroad Unemployment Insurance Act
						Monthly				Lump-sum							
		Social Security Act ³	Railroad Retirement Act ⁴	Civil Service Commission ⁶	Veterans Administration ⁷	Social Security Act ³	Railroad Retirement Act ⁴	Veterans Administration ⁷	Social Security Act ³	Railroad Retirement Act ⁴	Civil Service Commission ⁶	Veterans Administration ⁷					
1936	\$461,760	\$458,765		\$683	\$51,630	\$299,001		\$2	\$99,992		\$1,278	\$4,062	\$3,395	\$2,864	\$131	\$131	
1937	505,143	499,532		40,001	53,694	299,660		444	96,370		4,401	3,684	3,479	2,132	2,132		
1938	972,926	575,814		99,766	56,118	301,277		1,383	101,492	10,478	\$291	4,604	3,405	3,326	393,786	393,786	
1939	1,046,005	608,094		107,282	58,331	307,512		1,451	109,192	13,895	1,926	4,932	3,553	2,846	435,065	429,298	\$5,767
1940	1,191,906	654,040	\$21,075	114,166	62,019	317,851	\$7,784	1,448	105,696	11,734	2,497	5,810	3,960	3,277	534,589	518,700	15,889
1941	1,090,102	726,631	55,141	119,913	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	4,615	358,856	344,321	14,535
1941																	
Nov.	84,056	61,892	5,383	10,190	5,516	26,705	2,879	129	9,350	1,029	256	460	286	489	21,675	21,066	609
Dec.	91,749	62,516	5,611	10,189	5,519	26,750	2,736	134	9,245	1,131	362	502	337	460	28,773	27,847	926
1942																	
Jan.	105,607	62,670	5,811	10,102	5,557	26,710	2,827	128	9,233	1,267	258	424	353	484	42,453	41,056	1,397
Feb.	104,775	62,941	6,074	10,161	5,549	26,669	2,997	133	9,155	1,291	301	274	337	622	41,212	39,884	1,328
Mar.	108,187	63,436	6,243	10,223	5,532	26,661	3,109	127	9,173	1,185	306	509	368	465	44,286	43,035	1,251
Apr.	101,431	63,952	6,430	10,198	5,572	26,681	3,240	128	9,211	1,397	238	497	360	468	37,011	36,311	700
May	96,280	63,743	6,544	10,068	5,594	26,646	3,312	125	9,182	1,239	256	402	375	514	32,023	31,704	319
June	95,580	64,581	6,660	10,210	5,637	26,658	3,431	141	9,212	1,278	449	547	358	547	30,452	30,226	226
July	99,698	66,278	6,824	10,288	5,677	28,027	3,545	140	9,233	1,186	514	503	341	551	32,779	32,625	154
Aug.	94,605	65,685	6,873	10,262	5,743	27,491	3,569	139	9,256	957	389	650	316	445	28,475	28,252	223
Sept.	89,658	66,521	7,141	10,257	5,772	27,360	3,805	137	9,251	1,529	299	612	358	536	22,601	22,395	206
Oct.	84,473	66,829	7,175	10,308	5,802	27,517	3,863	134	9,486	1,239	349	609	347	558	17,086	16,806	190
Nov.	79,127	66,751	7,191	10,326	5,820	27,335	3,921	135	9,495	1,104	344	553	327	645	11,731	11,574	157

¹ Data represent payments to individuals and exclude cost of administration. Retirement and survivor payments under Social Security and Railroad Retirement Acts (including retroactive payments) are amounts certified to the Secretary of the Treasury for payment; payments under Railroad Unemployment Insurance Act are amounts certified to the disbursing officers of the Treasury; payments under the Civil Service Commission and Veterans Administration are disbursements minus cancellations; State unemployment insurance payments are checks issued by State agencies.

² Old-age retirement benefits under all acts and disability retirement benefits under Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

³ Primary benefits, wife's benefits, and benefits to children of primary beneficiaries. Partly estimated.

⁴ Amounts certified, minus cancellations, during month ended on 20th calendar day through November 1941; December 1941 represents period Nov. 21–Dec. 31; subsequent months are calendar months. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁵ Principally payments from civil-service retirement and disability fund

but includes also payments from Canal Zone retirement and disability fund and Alaska Railroad retirement and disability fund administered by the Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Data for calendar years 1936–39 estimated on basis of data for fiscal years.

⁶ Payments to veterans for pensions and compensation.

⁷ Widow's benefits, widow's current benefits, parent's benefits, and orphan's benefits. Partly estimated.

⁸ Payments to survivors of deceased veterans.

⁹ Payments at age 65 for 1937–August 1939, payments with respect to deaths of covered workers prior to Jan. 1, 1940, for entire period, and, beginning January 1940, payments with respect to deaths of covered workers after Dec. 31, 1939. Payments at age 65 totaling \$651,000 in 1937, \$4.7 million in 1938, and \$4.6 million in 1939 are not survivor payments.

¹⁰ Payments for burial expenses of deceased veterans.

¹¹ Reported by State agencies to the Bureau of Employment Security. Annual figures adjusted for voided benefit checks; monthly figures unadjusted.

¹² Preliminary estimate.

33.6 percent higher and under the Civil Service Commission program 5.5 percent higher; payments under the other two programs increased less than 5 percent.

Under the old-age and survivors insurance program, monthly payments to survivors were 52 percent above the November 1941 total, while under the other two programs providing such payments the increase was less than 5 percent. Lump-sum payments under all four programs decreased from October levels but were considerably above payments for the same month of 1941.

Unemployment compensation payments under the State laws amounted to \$11.6 million, a decrease of 32 percent from October and 45 percent

below payments in November 1941. Payments were lower in all States except Oregon, where the increase was due to the inclusion of some payments for prior claims. Payments of \$157,000 under the railroad unemployment insurance program were about one-fourth of the total amount paid in November 1941.

Approximately 1.8 million individuals received monthly payments amounting to \$64.4 million, and 12,800 received lump-sum payments amounting to \$2.3 million under the retirement, disability, and survivor programs in November (tables 2 and 3). Unemployment insurance payments amounting to \$11.7 million were made to about 225,000 beneficiaries.

Table 3.—Individuals receiving payments under selected social insurance and related programs, by month, November 1941–November 1942

[In thousands; data corrected to Dec. 31, 1942]

Year and month	Retirement, disability, and survivor beneficiaries											Separated employees receiving refunds under the Civil Service Commission ⁸	Unemployment insurance beneficiaries	
	Monthly retirement and disability beneficiaries				Survivor beneficiaries								State unemployment compensation laws ¹⁰	Railroad Unemployment Insurance Act ¹¹
					Monthly			Lump-sum ⁹						
	Social Security Act ¹	Railroad Retirement Act ²	Civil Service Commission ³	Veterans Administration ⁴	Social Security Act ⁵	Railroad Retirement Act ⁶	Veterans Administration ⁷	Social Security Act	Railroad Retirement Act	Civil Service Commission	Veterans Administration			
November 1941	261.3	152.5	68.4	621.6	160.4	3.6	318.6	7.5	1.0	0.5	3.0	4.3	470.6	13.4
December	271.5	152.9	68.6	622.7	168.5	3.6	318.5	8.2	1.2	.5	3.2	3.5	523.0	22.4
January 1942	282.5	152.8	69.3	622.3	176.1	3.6	317.9	9.1	.9	.5	3.5	4.1	796.6	35.1
February	292.9	153.3	69.1	622.5	185.2	3.6	315.4	9.3	1.0	.3	3.3	4.2	837.6	33.6
March	301.5	153.5	69.2	622.8	192.3	3.6	315.5	8.6	1.0	.6	3.8	4.2	803.1	29.2
April	310.6	153.8	69.3	622.7	200.8	3.6	315.7	10.1	1.0	.6	3.7	4.3	668.3	16.9
May	316.8	153.4	69.7	622.9	207.9	3.6	316.6	9.0	.8	.5	3.5	4.9	609.7	7.2
June	322.3	153.3	70.0	623.0	215.3	3.6	316.8	9.2	1.4	.6	3.5	5.1	552.7	4.7
July	328.7	153.8	70.4	623.1	222.5	3.7	317.6	8.5	1.3	.5	3.6	5.5	574.9	3.3
August	333.2	153.8	70.9	623.5	226.7	3.8	318.5	6.9	1.3	.8	3.3	4.8	543.0	4.9
September	341.2	154.3	71.4	623.1	236.1	3.8	315.5	10.8	1.1	.7	3.5	6.3	422.7	4.3
October	345.4	154.5	71.7	623.6	242.5	3.8	315.8	8.8	1.0	.7	3.4	7.7	310.4	3.9
November	¹² 346.6	154.7	72.2	624.0	¹² 247.8	3.8	316.1	¹² 7.9	1.0	.7	3.2	8.9	221.5	3.3

¹ Primary beneficiaries and their wives and children, for whom monthly benefits were certified to the Secretary of the Treasury during month.

² Employee annuitants and pensioners on roll as of 20th of month; includes disability annuitants.

³ Annuitants under Civil Service, Canal Zone, and Alaska Railroad Retirement Acts; represents age and disability retirements, voluntary and involuntary retirements. Includes persons receiving survivor benefits under joint and survivor elections, numbering 62 in September 1942. Figures not adjusted for suspension of annuities of persons reemployed under the National Defense Act of June 28, 1940, or Act of Jan. 24, 1942, numbering 901 in September 1942.

⁴ Veterans receiving pensions and compensation during month.

⁵ Widows, parents, and orphans for whom monthly benefits were certified to the Secretary of the Treasury during month.

⁶ Widows receiving survivor benefits under joint and survivor elections and next of kin receiving death-benefit annuities for 12 months; number on roll as of 20th of month. Widows receiving both survivor and death-benefit

annuities are counted twice, but 2 or more individuals sharing 1 death benefit annuity are counted as 1.

⁷ Widows, children, and parents of deceased veterans on whose account payments were made during month.

⁸ For Social Security Act, deceased wage earners whose survivors received payments under either the 1935 or 1939 act; for Railroad Retirement Act, deceased wage earners on whose account payments to survivors were certified in month ending on 20th calendar day; for Civil Service Commission, employees who died before retirement age and annuitants with unexpended balances whose survivors received payments; for Veterans Administration, survivor or other persons entitled to reimbursement for expenditures in connection with burial of deceased veterans.

⁹ See footnote 3 for programs covered.

¹⁰ Represents average weekly number of benefit recipients.

¹¹ Represents average number of persons receiving benefits for unemployment during a registration period of 14 consecutive days.

¹² Preliminary estimate.

Financial and Economic Data

Receipts

Social security tax receipts during November were higher than in any previous month except February 1942, when unemployment taxes based on pay rolls of the previous calendar year were payable (table 1). The October-November collections accounted for 19 percent of total Federal

receipts during the 2 months, a slightly higher proportion than for the same months of 1941.

Federal insurance contributions in November reached a record high of \$231 million, exceeding August collections by \$19.4 million and November 1941 collections by \$62.6 million (table 2). Contributions for October and November combined—

Table 1.—Social security and total Federal receipts, expenditures, and public debt, by specified period, 1936-42
[In millions]

Period	General and special accounts										Trust accounts, etc., ⁷ excess receipts (+) or expenditures (-)	Change in general fund balance	Public debt				
	Receipts of Federal Government				Expenditures ⁴ of Federal Government								Total	Old-age and survivors insurance trust fund	Unemployment trust fund ⁵	Railroad retirement account	All other
	Total ¹	Social security taxes ²	Railroad retirement and unemployment taxes ³	All other	Total ¹	Under the Social Security Act		Under the Railroad Retirement Board		Excess receipts (+) or expenditures (-)							
						Administrative expenses and grants to states ⁶	Net appropriations and transfers to old-age and survivors insurance trust fund	Administrative expenses ⁸	Transfers to railroad retirement account									All other
Fiscal year																	
1936-37	\$5,294	\$252	(⁹)	\$5,042	\$8,442	\$183	\$265	\$1	\$7,993	-\$3,149	+\$374	-\$128	\$36,425	\$267	\$312		\$35,846
1937-38	6,242	604	\$150	5,488	7,626	291	387	3	\$146 6,799	-1,384	+306	-338	37,165	662	872	\$66	35,565
1938-39	5,668	631	109	4,928	9,210	342	503	3	107 8,255	-3,542	+890	+622	40,440	1,177	1,267	67	37,929
1939-40	5,925	712	126	5,087	9,537	379	539	8	121 8,490	-3,612	+137	-947	42,968	1,738	1,710	79	39,441
1940-41	8,269	788	144	7,337	13,372	447	661	7	124 12,133	-5,103	-148	+742	48,961	2,381	2,273	74	44,233
1941-42	13,668	1,016	178	12,474	33,265	501	869	10	141 31,744	-19,598	-3,506	+358	72,422	3,202	3,139	92	65,989
5 months ended:																	
November 1940	2,495	344	39	2,112	4,279	209	310	3	76 3,681	-1,785	+406	-74	44,273	1,866	1,934	85	40,388
November 1941	3,364	441	46	2,877	9,352	231	411	4	78 8,628	-5,988	-404	-314	55,040	2,536	2,706	102	49,696
November 1942	5,596	563	61	4,972	29,134	243	528	4	146 28,213	-23,538	-64	+91	96,116	3,393	3,588	185	88,950
1941																	
November	730	175	5	550	2,024	40	166	1	1,817	-1,294	-484	-322	55,040	2,536	2,706	102	49,696
December	1,214	6	30	1,172	2,544	33	2	1	2,508	-1,329	-328	+1,241	57,938	2,736	2,732	91	52,379
1942																	
January	614	51	1	562	2,664	56	36	1	32 2,539	-2,050	-633	-610	60,012	2,726	2,771	112	54,403
February	937	253	4	680	2,808	37	179	1	2,591	-1,871	+114	+612	62,381	2,761	2,923	102	56,595
March	3,548	5	44	3,499	3,422	31	1	1	3,389	+126	-234	-69	62,419	2,923	2,910	91	56,495
April	732	42	1	689	3,790	49	37	1	32 3,671	-3,058	-126	-642	64,961	2,913	2,914	112	59,022
May	764	213	9	542	4,155	53	201	1	3,900	-3,391	-257	-39	68,571	2,927	3,106	102	62,436
June	2,494	5	37	2,452	4,531	11	1	1	4,518	-2,037	-1,635	+179	72,422	3,202	3,139	92	65,989
July	794	52	1	741	5,208	79	47	1	113 4,968	-4,413	-4	+296	77,136	3,192	3,162	195	70,587
August	797	220	12	565	5,425	41	209	1	5,174	-4,628	-54	-134	81,685	3,197	3,352	184	74,952
September	2,528	4	39	2,485	5,932	21	1	1	5,909	-3,404	-245	+1,148	86,483	3,415	3,359	173	79,536
October	648	47	1	600	5,979	63	41	1	34 5,840	-5,331	-496	+594	92,904	3,403	3,397	196	85,908
November	830	240	8	582	6,591	39	229	1	6,322	-5,761	+736	-1,814	96,116	3,393	3,588	185	88,950

¹ Beginning July 1940, appropriations to old-age and survivors insurance trust fund minus reimbursements to the Treasury for administrative expenses are excluded from net receipts and expenditures of general and special accounts of the Treasury. These net appropriations are included here in both total receipts and expenditures for comparison with previous periods.

² Represents collections under the Federal Insurance Contributions Act and Federal Unemployment Tax Act.

³ Represents total collections under the Carriers Taxing Act and 10 percent of collections under the Railroad Unemployment Insurance Act (see table 2, footnote 5).

⁴ Excludes public-debt retirement. Based on checks cashed and returned to the Treasury.

⁵ Excludes funds for vocational rehabilitation program of the Office of Education and for disease and sanitation investigations of the Public Health Service (see table 3, footnote 1); prior to Jan. 1, 1942, excludes grants to States for employment service administration under the Wagner-Peyser Act. Such grants are included in "all other"; since Jan. 1, 1942, includes Federal expenditures for operation of employment services in the States. Also excludes administrative expenses incurred by the Treasury prior to July 1940 in admin-

istration of title II of the Social Security Act and the Federal Insurance Contributions Act. Includes expenses incurred by the Social Security Board in administration of the Wagner-Peyser Act, beginning July 1940.

⁶ Includes expenditures for administration of railroad unemployment insurance, amounting to \$500,000 in 1938-39, \$4,987,000 in 1939-40, \$3,397,000 in 1940-41, \$2,506,000 in 1941-42, and \$809,000 for 1942-43; also includes \$7,238,000 expended since April 1941 for acquisition of service and compensation data of railroad workers in accordance with Public Res. 102, approved Oct. 9, 1940.

⁷ Includes all trust accounts, increment resulting from reduction in weight of gold dollar, expenditures chargeable against increment on gold (other than retirement of national bank notes), and receipts from seigniorage.

⁸ Beginning July 1939, contains separate book account for railroad unemployment insurance account and for each State employment security agency.

⁹ Less than \$500,000.

¹⁰ Excludes amounts reimbursed to the Treasury for administrative expenses, which were part of transfer.

Source: Compiled from data in the Daily Statement of the U. S. Treasury.

\$275 million—exceeded total collections for any previous quarter, and indicated that covered pay rolls during July–September amounted to more than \$14 billion. State unemployment contributions during October and November also exceeded collections for any previous quarter. November receipts under the Federal Unemployment Tax Act amounted to \$8.7 million, making total receipts for the first 11 months of 1942 some 25 percent above those during the whole of 1941.

The major business indexes which reflect economic developments influencing collections under the Social Security Act continued their rising trend in November, although the normal seasonal tendency in this month is downward. The Federal Reserve Board unadjusted index of industrial production reached 191, or 2 points above the October level. The rise was chiefly in the output of durable goods—finished munitions and industrial equipment for new plants. Steel production was lower than in October because of the temporary shortage of scrap metal.

Department store sales increased more than seasonally with active Christmas buying according to Federal Reserve Board estimates. In the first half of December, sales rose sharply and were considerably larger than for the same period of 1941. The Bureau of Labor Statistics index of cost of living in large cities increased 0.7 percent from mid-October to mid-November; on November 15 the index was 8.7 percent higher than a year ago. The recent increase was primarily due to the rise in food prices, which were 1.2 percent higher than in October.

Expenditures

Total Federal expenditures during November amounted to \$6.6 billion, more than 3¼ times the total for November 1941 (table 1). Expenditures under the Social Security Act and under programs administered by the Railroad Retirement Board amounted to \$269 million, or only 4.1 percent of total disbursements as compared with 10.2 percent in November 1941.

Administrative expenditures and grants to States under the Social Security Act amounted to \$39 million in November, slightly less than in November 1941 (table 1). The total for the first 5 months of the current fiscal year, however, exceeded that for the corresponding period of 1941–42 by \$11.5 million (table 3). Administra-

tive expenditures and grants-in-aid for the three maternal and child welfare programs administered by the Children's Bureau declined in comparison with the same period of last year; grants for the other five programs increased.

Total Federal expenditures in November exceeded total receipts, including those from trust accounts, by \$5.0 billion (table 1). This excess is reflected in an increase from October of \$3.2 bil-

Table 2.—Social insurance taxes under selected programs, by specified period, 1936–42

[In thousands]

Period	Old-age and survivors insurance		Unemployment insurance		
	Federal insurance contributions ¹	Taxes on carriers and their employees ²	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Cumulative through November 1942.....	\$3,969,493	\$745,887	\$5,247,654	\$597,352	\$227,247
Fiscal year:					
1936–37.....	194,346	345	(⁶)	\$7,751	.....
1937–38.....	514,406	150,132	(⁶)	\$90,104	.....
1938–39.....	530,358	109,257	803,007	100,869	.....
1939–40.....	604,694	120,967	833,955	107,523	49,167
1940–41.....	690,555	136,942	888,450	97,677	68,162
1941–42.....	895,619	170,012	1,093,901	119,944	84,738
5 months ended:					
November 1940.....	324,276	37,338	408,820	19,965	17,146
November 1941.....	421,838	43,880	528,723	19,597	19,751
November 1942.....	539,516	58,233	571,876	23,485	25,180
1941.....					
November.....	168,458	5,202	119,673	6,808	939
December.....	4,323	33,866	10,447	1,267	19,209
1942.....					
January.....	38,579	1,277	154,912	12,710	107
February.....	181,446	4,161	122,536	71,269	786
March.....	2,773	41,574	5,471	1,995	23,351
April.....	39,173	1,206	122,109	2,853	5
May.....	203,740	9,023	143,747	9,392	684
June.....	3,747	35,025	5,955	952	21,845
July.....	49,371	977	136,883	2,842	87
August.....	211,685	11,455	132,780	8,452	1,600
September.....	3,435	36,491	6,291	882	22,448
October.....	43,949	1,126	143,232	2,619	106
November.....	231,075	8,183	\$152,690	8,689	940

¹ Tax effective Jan. 1, 1937, based on wages for employment as defined in Internal Revenue Code (ch. 9, subch. A, sec. 1426), payable by employers and employees.

² Tax effective Mar. 1, 1936, based on wages for employment as defined in Carriers Taxing Act, payable by carriers and employees.

³ Represents contributions plus penalties and interest collected from employers and contributions from employees, deposited in State clearing accounts. For differences in State rates, see p. 43, table 4, footnote 1. Data include contributions based on wages from railroad industry prior to July 1, 1939. Subsequent transfers from State accounts to railroad unemployment insurance account in unemployment trust fund, amounting to \$105,900,769 are not deducted. Figures reported by State agencies, corrected to Dec. 29, 1942.

⁴ Tax effective Jan. 1, 1936, based on wages for employment as defined in Internal Revenue Code (ch. 9, subch. C, sec. 1607), payable by employers only. Amounts represent Federal tax collections after deduction for amounts paid into State unemployment funds on covered wages.

⁵ Tax effective July 1, 1939, based on wages for employment as defined in Railroad Unemployment Insurance Act, payable by employers only. Computed from data in Daily Statement of the U. S. Treasury. Represents 10 percent which is deposited with the Treasury and appropriated to railroad unemployment insurance administration fund for expenses of the Railroad Retirement Board in administering act, and 90 percent which is deposited in railroad unemployment insurance account in unemployment trust fund and is not included in receipts of general and special accounts of the Treasury. Amounts, therefore, differ from figures on p. 62, table 1, which represent only the 10 percent deposited with the Treasury.

⁶ Alaska and Utah data for November 1942 not available.

⁷ Includes \$40,561,886 subsequently refunded to States which did not collect taxes on 1936 pay rolls and in which employers paid full tax to the Federal Government.

⁸ Not available.

lion in the public debt and in a decrease of \$1.8 billion in the general fund balance. Net investments of the two social security trust funds absorbed 5.6 percent of the increase in public-debt issues outstanding. The combined investments of these funds totaled \$7.0 billion as of November 30 and comprised 7.3 percent of the interest-bearing public debt.

The computed average rate of interest on the

Table 3.—Federal appropriations and expenditures for administrative expenses and grants to States under the Social Security Act, by specified period, 1941-43¹

[In thousands]

Item	Fiscal year 1941-42		Fiscal year 1942-43	
	Appropriations ²	Expenditures through November ³	Appropriations ²	Expenditures through November ³
Total.....	\$503,829	\$231,039	\$544,688	\$242,580
Administrative expenses.....	26,129	13,003	27,128	12,966
Federal Security Agency, Social Security Board ⁴	25,655	10,166	26,642	9,899
Department of Labor, Children's Bureau.....	364	153	376	141
Department of Commerce, Bureau of the Census.....	110	38	110	153
Department of the Treasury ⁵	(6)	2,644	(6)	2,772
Grants to States.....	477,700	218,035	517,560	229,614
Federal Security Agency.....	466,500	213,024	506,390	225,054
Social Security Board.....	455,500	207,469	495,360	219,374
Old-age assistance.....	300,000	136,770	329,000	144,125
Aid to dependent children.....	74,000	33,478	78,000	33,876
Aid to the blind.....	9,000	3,812	8,710	4,122
Unemployment compensation administration.....	72,500	33,409	79,650	35,252
Public Health Service:				
Public health work.....	11,000	5,556	11,000	5,680
Department of Labor, Children's Bureau.....	11,200	5,011	11,200	4,560
Maternal and child health services.....	5,820	2,501	5,820	2,235
Services for crippled children.....	3,870	1,734	3,870	1,586
Child welfare services.....	1,510	776	1,510	740

¹ Excludes some funds appropriated and expended under the Social Security Act, because they are not separated from other Federal funds for similar purposes. Such is the case with funds for vocational rehabilitation for which \$112,000 was appropriated for 1941-42 and \$95,120 for 1942-43 for administration in the Office of Education, and \$2,650,000 for 1941-42 and \$2,800,000 for 1942-43 for grants to States. For disease and sanitation investigations of the Public Health Service, appropriations were \$1,742,481 for 1941-42 and \$1,419,680 for 1942-43 in addition to grants to States shown in this table.

² Excludes unexpended balance of appropriations for previous fiscal year. Appropriations for 1941-42 include additional appropriation of \$40,000,000 approved Apr. 28, 1942.

³ Based on checks cashed and returned to the Treasury. Includes expenditures from reappropriated balance of appropriations for previous fiscal year.

⁴ Includes amounts expended by the Board in administration of title II of the act, reimbursed to general fund of the Treasury. Includes amounts for administration of the Wagner-Peyser Act prior to Jan. 1, 1942. See footnote 7.

⁵ Represents amounts expended by the Treasury in administration of title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed to general fund of the Treasury.

⁶ Not available.

⁷ Prior to Jan. 1, 1942, includes grants certified by the Social Security Board to States for employment service administration to meet requirements of unemployment compensation program, and excludes grants to States for employment service administration under the Wagner-Peyser Act. Since Jan. 1, 1942, includes grants for unemployment compensation administration and Federal expenditures for operation of employment services in the States.

Source: Various Federal appropriation acts (appropriations); Daily Statement of the U. S. Treasury (expenditures).

interest-bearing public debt continued to decline, amounting to 2.106 percent at the end of November. Special obligations issued to either of the two trust funds in December, therefore, will bear an interest rate of 2 percent, the lowest rate on any obligations heretofore issued to the funds.

Old-Age and Survivors Insurance Trust Fund

Total assets of the old-age and survivors insurance trust fund as of November 30, were \$3,698 million (table 4), an increase of \$217 million over those held on October 31. This increase resulted from the large amount of contributions appropriated to the fund during the month and credited to the fund account, pending their investment during the last month of the quarter. In November \$10 million of 3-percent special Treasury notes, 1943 series, was redeemed and the funds made available were deposited with the disbursing officer; the accrued interest—\$115,000—on these notes was credited to the fund account. No new investments were acquired during the month. Investments of the fund at the end of the month totaled \$3,393 million, and their average rate of interest was 2.47 percent.

Benefit payments under old-age and survivors insurance declined in November for the first time since November 1940 and were \$42,000 less than in October.

Railroad Retirement Account

In November, Treasury notes amounting to \$11.0 million were sold, and this amount, together with \$129,000 in interest, was transferred to the credit of the disbursing officer (table 5). Benefit payments during the month amounted to \$10.7 million.

Assets at the end of November totaled \$266 million, of which \$185 million was invested in Treasury notes. Cash credited to the disbursing officer totaled \$12.3 million, and \$68.8 million was held in the appropriation account.

Unemployment Trust Fund

Deposits of \$242 million to State accounts in the unemployment trust fund during November caused the total for October and November combined to be larger than that for any previous quarter (table 6). Withdrawals from State accounts during November for benefit payments

Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1936-42

(In thousands)

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund ¹	Interest received ²	Benefit payments ³	Reimbursement for administrative expenses	Net total of Treasury notes and bonds acquired ⁴	Cash with disbursing officer at end of period	Credit of fund account at end of period ⁵	Total assets at end of period
Cumulative through November 1942.....	\$3,828,275	\$215,080	\$267,328	\$77,732	\$3,393,095	\$29,480	\$275,720	\$3,698,296
Fiscal year:								
1936-37.....	265,000	2,262	27	-----	267,100	73	62	267,235
1937-38.....	387,000	15,412	5,404	-----	395,200	1,931	113,012	777,243
1938-39.....	503,000	26,951	13,892	-----	514,900	3,036	66	1,180,372
1939-40.....	550,000	42,489	15,805	12,288	560,900	6,098	500	1,744,698
1940-41.....	688,141	55,958	64,342	26,840	612,500	10,778	6,238	2,397,615
1941-42.....	895,619	71,007	110,281	26,766	821,034	20,384	5,176	3,227,194
5 months ended:								
November 1940.....	321,862	201	20,285	11,477	127,500	10,640	158,760	2,035,000
November 1941.....	421,838	331	40,125	11,023	155,400	15,631	217,008	2,768,637
November 1942.....	539,516	1,001	57,577	11,838	\$ 191,461	29,480	275,720	3,698,296
November.....	168,458	113	8,406	2,210	-10,000	15,631	217,005	2,768,637
December.....	4,323	241	9,070	2,210	200,400	16,530	8,992	2,761,921
1942.....								
January.....	38,579	169	9,266	2,142	-10,000	17,280	45,601	2,789,261
February.....	181,446	190	9,639	2,142	34,334	17,614	180,422	2,959,117
March.....	2,773	460	10,275	2,142	162,600	17,309	9,289	2,949,932
April.....	39,173	237	10,376	2,369	-10,000	16,930	46,333	2,976,597
May.....	203,740	261	10,715	2,369	14,000	16,210	223,960	3,167,514
June.....	3,747	69,118	10,815	2,369	274,300	20,384	5,176	3,227,194
July.....	49,371	18	10,989	2,262	-10,000	19,389	52,309	3,263,332
August.....	211,685	79	11,024	2,262	\$ 5,161	28,359	236,657	3,461,811
September.....	3,435	690	11,758	2,262	218,300	31,463	5,358	3,451,915
October.....	43,949	100	11,924	2,526	-12,000	31,487	46,932	3,481,514
November.....	231,075	115	11,882	2,526	-10,000	29,480	275,720	3,698,296

¹ Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act.² Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.³ Based on checks cashed and returned to the Treasury.⁴ Minus figures represent net total of notes redeemed.⁵ Prior to July 1940, includes balance of appropriation available for transfer.⁶ Includes \$161,000 accrued interest paid on investments.

Source: Compiled from data in the Daily Statement of the U. S. Treasury.

Table 5.—Status of the railroad retirement account, by specified period, 1936-42

(In thousands)

Period	Receipts			Transfers from appropriation to trust fund	Benefit payments ¹	Assets at end of period			
	Amount appropriated	Interest received	Total			3-percent special Treasury notes	To credit of appropriation ²	To credit of disbursing officer	Total
Cumulative through November 1942.....	\$854,151	\$11,927	\$866,078	\$785,451	\$599,906	\$185,000	\$68,850	\$12,322	\$266,172
Fiscal year:									
Through June 1938.....	146,500	1,411	147,911	146,406	79,849	66,200	234	1,628	68,062
1938-39.....	118,250	2,202	120,452	107,094	105,774	67,200	13,206	2,334	82,740
1939-40.....	120,150	2,283	122,433	120,650	113,099	79,400	10,847	1,826	92,073
1940-41.....	113,600	2,334	115,934	124,350	121,174	74,000	2,503	10,530	87,033
1941-42.....	140,850	3,143	143,993	140,850	126,244	91,500	1,597	11,686	104,782
1942-43 (through November).....	214,801	355	215,156	146,101	53,767	185,000	68,850	12,322	266,172
November.....	-----	124	124	0	10,357	101,500	63,128	11,592	176,220
December.....	-----	156	156	0	10,699	90,500	63,160	12,017	165,677
1942.....	-----								
January.....	-----	176	176	31,500	10,485	111,500	31,687	12,181	155,368
February.....	-----	193	193	0	10,458	101,500	31,702	11,901	145,103
March.....	-----	215	215	0	10,691	91,000	31,718	11,910	134,628
April.....	-----	233	233	31,500	10,776	112,000	238	11,846	124,085
May.....	-----	259	259	0	10,393	101,500	264	12,186	113,950
June.....	-----	1,591	1,591	0	10,759	91,500	1,597	11,686	104,782
July.....	214,801	14	214,815	112,601	10,820	195,000	102,239	11,540	308,777
August.....	-----	46	46	0	10,721	184,000	113,289	813	298,102
September.....	-----	73	73	0	10,718	173,000	102,328	12,130	287,458
October.....	-----	92	92	33,500	10,805	196,000	68,851	11,895	276,745
November.....	-----	129	129	0	10,703	185,000	68,850	12,322	266,172

¹ Based on checks cashed and returned to the Treasury.² Represents balances in appropriation and trust fund accounts, including net credit from adjustments such as cancellations and repayments.³ Appropriation reduced by transfer of \$9 million in October 1940 to prior-

service account for collection of service and compensation data of railroad workers prior to 1937.

Source: Compiled from data in the Daily Statement of the U. S. Treasury.

totaled \$11.5 million, the lowest since all States have been paying benefits, and were only 36 percent of the monthly average amount withdrawn during the first 10 months of 1942. All 51 jurisdictions had larger balances in their accounts in the unemployment trust fund at the end of November than they had a month earlier.

Deposits in the railroad unemployment insurance account totaled \$846,000 in November. Benefit payments to railroad workers amounted

to \$158,000, or 20 percent less than the previous month's total.

Assets of the fund increased \$231 million from October 31 to November 30, raising total assets to \$3,636 million. The new investment of \$191 million in 2½-percent special Treasury certificates brought total investments to \$3,588 million at the end of the month. The average rate of interest on all securities held at the end of November was 2.24 percent.

Table 6.—Status of the unemployment trust fund, by specified period, 1936-42¹

[In thousands]

Period	Total assets at end of period	Net total of Treasury certificates and bonds acquired ²	Unexpended balance at end of period	Undistributed interest at end of period ³	State accounts				Railroad unemployment insurance account			
					Deposits	Interest credited	Withdrawals ⁴	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ⁵
Cumulative through November 1942	\$3,635,512	\$3,588,159	\$47,353	\$20	\$5,285,361	\$190,298	\$2,134,327	\$3,341,331	\$204,524	\$8,694	\$42,343	\$294,158
Fiscal year:												
1936-37	312,389	293,386	94		291,703	2,737	1,000	312,389				
1937-38	884,247	550,705	12,247		747,690	15,172	190,975	884,247				
1938-39	1,280,539	395,000	13,539		811,251	26,837	441,795	1,280,539				
1939-40	1,724,862	445,000	14,862		859,864	37,524	484,764	1,693,164	44,249	202	14,552	31,699
1940-41	2,283,658	563,000	10,658		892,023	45,893	537,343	2,093,737	61,347	3,059	17,784	189,921
1941-42	3,150,103	866,000	11,103		1,095,991	61,998	368,070	2,883,654	76,266	5,424	9,072	266,447
5 months ended:												
November 1940	1,939,111	224,000	5,111	68	409,456	133	301,421	1,801,331	15,433	3	4,415	137,712
November 1941	2,712,734	435,000	6,734	33	526,374	55	116,446	2,603,721	17,777	5	2,632	208,980
November 1942	3,635,512	\$449,159	47,353	20	568,012	46	110,380	3,341,331	22,663	10	934	294,158
1941												
November	2,712,734	168,000	6,734	33	191,377		20,203	2,503,721	845		567	208,980
December	2,744,358	26,000	12,358		12,026	28,694	28,042	2,516,399	17,288	2,510	820	227,958
1942												
January	2,775,418	39,000	4,418	18	75,307		43,104	2,548,602	96		1,257	229,797
February	2,939,810	152,000	16,810	37	202,170		37,178	2,713,594	707		1,326	226,178
March	2,928,153	-13,000	13,153		9,130	130	44,666	2,678,188	20,116	11	1,342	244,963
April	2,928,424	4,000	14,424	137	43,169		37,136	2,684,221	4		903	244,094
May	3,115,015	192,000	9,015	137	219,232		32,709	2,870,744	616		549	244,131
June	3,150,103	33,000	11,103		8,582	33,118	28,790	2,883,654	10,661	2,808	243	266,447
July	3,170,833	23,000	8,833	6	51,883		31,050	2,904,487	78		187	266,338
August	3,364,170	\$190,159	12,010	6	215,907		29,798	3,090,596	1,440		185	273,566
September	3,370,417	7,000	11,258		8,720	46	22,519	3,076,843	20,203	10	207	293,572
October	3,404,682	38,000	7,523	20	49,813		15,466	3,111,190	95		197	293,470
November	3,635,512	191,000	47,353	20	241,689		11,548	3,341,331	846		158	294,158

¹ Beginning July 1939, contains separate book account for railroad unemployment insurance account, in which are held moneys deposited by the Railroad Retirement Board and from which the Secretary of the Treasury makes benefit payments as certified by the Railroad Retirement Board. Trust fund maintains separate account for each State agency, in which are held all moneys deposited from State unemployment funds and from which State agencies withdraw amounts as required for benefit payments.

² Minus figures represent net total of certificates redeemed.

³ Interest on redeemed Treasury certificates, received by fund at time of

redemption but credited to separate book accounts only in last month of each quarter.

⁴ Includes transfers from State accounts to railroad unemployment insurance account amounting to \$105,901,000.

⁵ Includes transfers from railroad unemployment insurance administration fund amounting to \$17,382,967.

⁶ Includes \$159,000 accrued interest paid on investments.

Source: Compiled from data in the Daily Statement of the U. S. Treasury.

Recent Publications in the Field of Social Security

SOCIAL SECURITY BOARD

Seventh Annual Report of the Social Security Board. Washington: U. S. Government Printing Office, 1942. 81 pp., including 11 tables and 3 charts. 15 cents.

This report to Congress for the fiscal year 1941-42 outlines the Board's general recommendations on development of the social security program and summarizes administrative, financial, and legislative developments during the fiscal year in the programs of old-age and survivors insurance, employment security, old-age assistance, aid to the blind, and aid to dependent children.

Part I describes the emergency services in mobilizing labor for the war effort and in administering the special programs for war benefits and war assistance to civilians and for evacuation of enemy aliens from prohibited areas; discusses the impact of the war on the permanent insurance and assistance programs; and points to the need and direction of extension of the social security program. Part II records operations under each of the programs for which the Social Security Board carries administrative responsibilities. A brief appendix includes summarized financial and statistical data for the fiscal period for each State.

Social Security Yearbook, 1941. (Annual supplement, for the calendar year 1941, to the *Social Security Bulletin*.) Washington: U. S. Government Printing Office, 1942. 288 pp., including 139 tables, 45 charts, and index. 70 cents. Earlier issues of the *Yearbook* are available in many large libraries and are on sale by the Superintendent of Documents, Government Printing Office, Washington, D. C., at 50 cents a copy for the 1939 *Yearbook* and at 70 cents for the 1940 *Yearbook*.

The 1941 *Yearbook*, like the two preceding calendar-year summaries, presents analyses of major socio-economic aspects of social insurance and assistance programs in the United States and carries forward the statistical series of earlier issues.

The chronology of significant events records the legislative and administrative developments in all social security programs and the steps by which these programs became an important factor in national defense and the mobilization of labor resources for war. Discussions of the relation of social security expenditures to all other public expenditures, of social security payments to all income payments, and of employment and pay rolls covered by insurance programs to all wages and salaries indicate the role of programs under the Social Security Act and of related public programs for insurance, public aid, and social services.

The legal framework in which the insurance and assistance programs under the Social Security Act operate is discussed in three comprehensive articles on: issues involved in determining eligibility under the old-age and survivors insurance program; legislative trends in amend-

ments to State unemployment compensation laws, 1937-41; and conditions determining eligibility for public assistance under approved State programs for old-age assistance, aid to the blind, and aid to dependent children.

In the old-age and survivors insurance section the wage records of workers covered by this system are presented with new data on continuity of coverage, and age, sex, and race differences in wage levels. The employment security section records significant labor-market developments; the extent to which public employment offices marshaled labor resources for production of war materiel; the distribution, by State and industry, of employment and wages under the Federal-State unemployment compensation program; and the financial significance of reserves accumulated for unemployment benefits, with special analysis of experience-rating operations in 17 States. The public assistance section stresses trends in coverage and payments under State programs for special types of assistance and general relief, with a summary of trends in financing these programs and other forms of public aid, 1930-41. The public assistance section, as in previous years, has appeared also as a special preprint—*Public Assistance, 1941* (Public Assistance Report, No. 4).

Bibliographic notes, with citations of special articles and current data appearing in the *Social Security Bulletin* and in other publications of the Board, follow patterns established in the 1939 and 1940 *Yearbooks* and are keyed to a list of publications issued during the year.

WAR AND SOCIAL SERVICES

"Annual Conference of Secretaries and Editors of Constituent State Medical Associations . . . Chicago, November 20-21, 1942." *Journal of the American Medical Association*, Chicago, Vol. 120, Nos. 14, 15, 16 (Dec. 5, 12, 17, 1942), pp. 1135-1143; 1224-1235; 1315-1324.

BARNES, IRMA. "Making Room for a War Project in Montgomery, Alabama." *Alabama Social Welfare*, Montgomery, Vol. 7, No. 10 (October 1942), pp. 4-5.

Some problems encountered when "several hundred Montgomery families" were obliged to leave their homes because of the expansion of Maxwell Field.

BEVIN, ERNEST. "Manpower Problem; How Britain Solved It." *American Federationist*, Washington, Vol. 49, No. 12 (December 1942), pp. 3-5.

CANNON, IDA M. "The Civilian Hospital in Wartime From the Point of View of Medical Social Service." *Hospitals*, Chicago, Vol. 16, No. 12 (December 1942), pp. 38-41.

"Civilian Defense in Tennessee." *Tennessee Public Welfare Record*, Nashville, Vol. 5, No. 10 (October 1942), p. 4.

CULL, ERMA M. "Ten Months of War in Hawaii." *Public Welfare News*, Chicago, Vol. 10, No. 11 (November 1942), pp. 1-6. Processed.

Reviews general conditions and welfare activities, including the work of the Defense Welfare Committee.

"Eight-Hour Orphans." *Saturday Evening Post*, Philadelphia, Vol. 215, No. 15 (Oct. 10, 1942), pp. 20-21 ff.

Some critical aspects of the problem of "providing care for millions of children whose mothers must become war workers."

FINER, H. "Post-War Reconstruction in Great Britain." *Canadian Journal of Economics and Political Science*, Toronto, Vol. 8, No. 4 (November 1942), pp. 493-513.

Classifies types of reconstruction planning and discusses the prospects for success.

GREEN, WILLIAM. "Victory Taxes for Social Security." *American Federationist*, Washington, Vol. 49, No. 12 (December 1942), pp. 6-7.

HALE, R. L. "Physician Shortage Becomes Issue on Capitol Hill." *Medical Economics*, Rutherford, N. J., Vol. 20, No. 3 (December 1942), pp. 32-34 ff.

"Joint Planning To Meet Border Problems." *Alabama Social Welfare*, Montgomery, Vol. 7, No. 11 (November 1942), pp. 11-12.

A record of cooperation between Phenix City, Alabama, and Columbus, Georgia—adjacent to Ft. Benning—in meeting welfare problems.

JONES, COLEMAN B. "Medical Recruiting Program Is Mapped for Next Year." *Medical Economics*, Rutherford, N. J., Vol. 20, No. 3 (December 1942), pp. 46-48 ff.

Labor Relations and the War, edited by Herman Feldman. *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 224 (November 1942), pp. 1-195.

A collection of 29 articles, including War and Postwar Social Security Protection for the Wage Earner, by Arthur J. Altmeyer; The Problem of "Priority" Unemployment, by J. Douglas Brown; The Developing Program of the ILO, by Carter Goodrich; Problems of Readjustment in the Postwar Labor Market, by A. F. Hinrichs; and Planning Against Postwar Depression, by Alan R. Sweezy.

"Manpower." *International Juridical Association Monthly Bulletin*, New York, Vol. 11, No. 5 (November 1942), pp. 49-60.

Discusses use of minority groups, areas of critical labor shortage, and proposed general registration of all workers.

"Man-Power in New Zealand." *International Labour Review*, Montreal, Vol. 46, No. 6 (December 1942), pp. 741-744.

"Man-Power Policy in Germany." *International Labour Review*, Montreal, Vol. 46, No. 6 (December 1942), pp. 732-735.

"Mobilization in Great Britain." *International Labour Review*, Montreal, Vol. 46, No. 6 (December 1942), pp. 735-741.

Includes data on mobilization of women workers, employment of women as supervisors in production, and the recruitment of young workers in the coal-mining industry.

PETTENGIL, ROBERT. "Prosperity or Depression After the War." *Journal of Business*, Iowa City, Vol. 23, No. 1 (November 1942), pp. 7-8 ff.

Reasons for and against believing that cessation of military expenditure will be offset by civilian buying.

REEDER, GRACE A. "Community Planning for the Care of Children of Employed Mothers." *Child Welfare League of America Bulletin*, New York, Vol. 21, No. 7 (September 1942), pp. 10-12.

Excerpts from a paper given at the 1942 National Conference of Social Work. The text also appears in *Alabama Social Welfare*, October 1942.

SCHWARTZ, HARRY. "Hired Farm Labor in World War II." *Journal of Farm Economics*, Menasha, Wis., Vol. 24, No. 4 (November 1942), pp. 826-844.

Includes discussion of the U. S. Employment Service as a factor in mobilizing farm workers.

U. S. CONGRESS. SENATE. SPECIAL COMMITTEE INVESTIGATING THE NATIONAL DEFENSE PROGRAM. *Additional Report. . . . Manpower*. Washington; U. S. Government Printing Office, Nov. 12, 1942. 7 pp. (77th Cong., 2d sess. S. Rept. 489, pt. 11.)

The recommendations deal with military manpower planning and practice, coordination between the U. S. Employment Service and Selective Service, agricultural labor, hiring prejudices, employment of women and of handicapped persons, and other topics.

"The United States in a New World: III—The Domestic Economy." (Supplement to *Fortune*, December 1942.) New York: Time, Inc., 1942. 21 pp.

A survey of the post-war economy with a section on "Achieving Security" through governmental guarantees of employment, expansion of social insurance and other social services, and more public works.

The War Manpower Problem. Congressional Digest, Washington, Vol. 21, No. 12 (December 1942), pp. 291-320.

Factual material on the war manpower problem and the War Manpower Commission as of November 1942, with statements by various Congressional committees and by Lewis B. Hershey, James P. Mitchell, Frank J. McSherry, Senator Byrd, Representative Tolan, Frank R. Kent, Paul V. McNutt, William Green, and Frank Robey.

"Wartime Economic and Social Organisation in Free China." *International Labour Review*, Montreal, Vol. 46, No. 6 (December 1942), pp. 692-715.

"White Collars on the Production Line." *Bulletin of the Connecticut Employment Security Division*, Hartford, Vol. 7, No. 11 (November 1942), pp. 5 ff.

The registration of white collar workers in Connecticut for part-time employment and their use by airplane plants.

GENERAL

"A. F. of L. Sounds Call for Improved Social Security." *Journal of Electrical Workers and Operators*, Washington, Vol. 41, No. 11 (November 1942), p. 535.

The statement of the Executive Council, which was endorsed at the Federation's 1942 convention at Toronto.

AMERICAN SOCIAL PROBLEMS STUDY COMMITTEE. *Guide for the Study of American Social Problems*. New York: Columbia University Press, 1942. 181 pp.

Consists chiefly of bibliographies—classified and with introductory comment—in a group of broad fields, including consumers, workers, farmers, women, the Negro, youth, and other topics.

BARNES, HARRY ELMER, and RUEDI, ORREN M., with the collaboration of Robert H. Ferguson. *The American Way of Life; Our Institutional Patterns and Social Problems*. New York: Prentice-Hall, 1942. 802 pp. (Prentice-Hall Sociology Series.)

Discussions of unemployment, poverty and its relief, and the general social picture in the United States.

BEVERIDGE, SIR WILLIAM H. *Social Insurance and Allied Services*. American edition, reproduced photographically from the English edition. New York: Macmillan, 1942. 299 pp.

The Beveridge report, which is discussed elsewhere in this issue, is in six parts: Introduction and Summary; The Principal Changes Proposed and Their Reasons; Three Special Problems (including family allowances); The Social Security Budget; Plan for Social Security; and Social Security and Social Policy. The appendices include a memorandum by the Government Actuary; papers on existing British systems, industrial life insurance, and administrative costs; and a comparison with the social insurance systems of other countries. Memoranda from other organizations are printed separately in Command Paper 6305.

BUSTOS A., JULIO; VIZCARRA, JOSÉ; and VIADO G., MANUEL DE. *Extension of Social Insurance Coverage to Agricultural Workers, to the Self-Employed and to Domestic Servants*. Montreal: International Labor Office, 1942, 18 pp. (Inter-American Committee to Promote Social Security, Santiago de Chile Conference, First Item of the Agenda.)

A discussion of the Chilean programs, their legal basis, the difficulties encountered, and the growth of the services in rural areas.

COHEN, WILBUR J. "Social Security for All the Americas." *Journal of Electrical Workers and Operators*, Washington, Vol. 41, No. 11 (November 1942), pp. 536-537 ff.

The work of the Inter-American Conference on Social Security, held at Santiago, Chile, September 10-16, 1942.

COWDRY, E. B., Editor. *Problems of Ageing; Biological and Medical Aspects*. 2d ed. Baltimore: Williams and Wilkins Co., 1942. xxxiii, 936 pp.

Comparative, medical, and psychological information

on the aged. John Dewey contributes the Introduction, and among the chapters are Longevity in Retrospect and in Prospect, by Louis I. Dublin; Psychological Aspects of Ageing, by Walter R. Miles; Psychological Guidance for Older Persons, by George Lawton; and Social Urgency for Research, by Edward J. Stieglitz. Each article is supplemented by a bibliography.

JONES, ROBERT C. "Social Security in Latin America." *American Friend*, Richmond, Ind., Vol. 30 (N. S.), No. 24 (Nov. 19, 1942), pp. 492-494.

A broad survey of social problems in the Americas and of the need for understanding and cooperation among the republics.

LORWIN, LEWIS L. *International Economic Development: Public Works and Other Problems*. Washington: U. S. Government Printing Office, October 1942. 111 pp. (National Resources Planning Board, Technical Paper No. 7.)

A study of international public works and developmental projects "as a means of combating industrial depressions and as a method of increasing employment through the development of the economic resources of underdeveloped countries and regions."

MURRAY, MERRILL G., and FREEDMAN, NATHAN. "Need for Unified Administration of Social Insurance." *American Labor Legislation Review*, New York, Vol. 32, No. 4 (December 1942), pp. 153-156.

Emphasizes the advantages to business firms of a more simplified system of recordkeeping than is now possible under the dual programs of old-age and survivors insurance and unemployment compensation.

NATIONAL CONFERENCE OF SOCIAL WORK. *Proceedings; . . . Selected Papers, Sixty-Ninth Annual Conference, New Orleans, May 10-16, 1942*. New York: Columbia University Press, 1942. 670 pp.

A collection of 51 papers, including Unemployment Due to Wartime Changes, by R. J. Thomas; two papers on Mass Relocation of Aliens, one by Jane M. Hoey and one by Robert K. Lamb; Mobilizing for Health Security, by I. S. Falk; Health Needs of War-Production Areas, by Dean A. Clark; Family Allowances for America? by F. Emerson Andrews; Separation Allowances for Service Men's Families, by Helen R. Jeter; Impacts of the War Upon the Social Services, by Donald S. Howard; Meeting Economic Need as Related to Insurance Eligibility, by Arthur P. Miles; Conflicting Theories in Public Assistance, by Peter Kasius; and Public Assistance Features of the Social Security Act, by Maude T. Barrett.

"'A New Structure of Social Security': The Work of the Inter-American Conference on Social Security at Santiago de Chile." *International Labour Review*, Montreal, Vol. 46, No. 6 (December 1942), pp. 661-691.

A comprehensive summary of the Santiago proceedings.

SELLEY, EVELYN C. "Uprooted People." *Social Work*, London, Vol. 2, No. 6 (October 1942), pp. 259-265.

A study of the adjustment problems of people making different types of obligatory migration in England.

STEIN, OSVALD. "America's Contribution to Social Security." *American Labor Legislation Review*, New York, Vol. 32, No. 4 (December 1942), pp. 182-188.

Notes leading characteristics of various Latin American social security systems and describes the work of the Inter-American Conference on Social Security, held last September in Santiago, Chile.

STROUT, RICHARD LEE. "The Beveridge Report." *New Republic*, New York, Vol. 106, No. 24 (Dec. 14, 1942), pp. 784-786.

A broad interpretation which includes parallels between British and American thought.

OLD-AGE AND SURVIVORS INSURANCE

ROSENBERG, R. ROBERT. "The Arithmetic and Law of the Social Security Act, Unit 1." *Business Education World*, New York, Vol. 23, No. 3 (November 1942), pp. 135-138.

The first in a series of three units. Includes problems and exercises.

WITTE, EDWIN E. "Befuddled Social Security Finances." *American Labor Legislation Review*, New York, Vol. 32, No. 4 (December 1942), pp. 149-152.

A criticism of Congressional action in "freezing" the old-age and survivors insurance rates for 1943.

EMPLOYMENT SECURITY

ALTMAYER, A. J. "Unemployment Insurance as Part of a Unified National Social Insurance Program." *American Labor Legislation Review*, New York, Vol. 32, No. 4 (December 1942), pp. 176-181.

In advocating a "uniform national system" of unemployment compensation, the Chairman of the Social Security Board discusses recordkeeping, experience rating, adequacy and duration of benefits, reserves, and possible future expansion in the scope of social security services.

ATKINSON, H. C. "Social Reform Opens a New Salient." *Nation's Business*, Washington, Vol. 30, No. 11 (November 1942), pp. 20-22 ff.

Some arguments by the Administrator of the Ohio Bureau of Unemployment Compensation, in favor of State rather than Federal control over unemployment compensation. Includes a discussion of experience rating.

BRANDEIS, ELIZABETH. "Centralization and Democracy." *Survey Graphic*, New York, Vol. 31, No. 12 (December 1942), pp. 593-595 ff.

Develops four main arguments against the federalization of unemployment compensation: the problem of sheer size in the administrative task; the diversity of the country; the desirability of further experimentation; and the thesis that democracy requires effective State responsibility.

FOLEY, CLIFFORD A. "Hartford's Farm Placement Program." *Bulletin of the Connecticut Employment Security*

Division, Hartford, Vol. 7, No. 11 (November 1942), p. 9.

Experiments in obtaining part-time help and in use of persons sentenced to jail for drunkenness.

MCLEAN, JOSEPH E. "The Reorganization of an Employment Service." *Public Administration Review*, Chicago, Vol. 2, No. 4 (Autumn 1942), pp. 312-316.

Includes a description of the nature of the public employment office problem in New York City and outlines the reorganization of the Employment Service in the city along occupational lines in 1941.

"Notwithstanding Anything Contained in the Unemployment Insurance Act." *Canadian Congress Journal*, Ottawa, Vol. 21, No. 11 (November 1942), p. 5. French text, pp. 47-48.

An editorial criticizing a Canadian Order in Council for putting unemployment offices directly under the control of the Dominion Department of Labor.

PUBLIC WELFARE AND RELIEF

"Aiding Alabama's Aged Residents." *Alabama Social Welfare*, Montgomery, Vol. 7, No. 11 (November 1942), pp. 8-9.

AMERICAN ASSOCIATION OF SOCIAL WORKERS. WASHINGTON, D. C. CHAPTER. *Effect of the Increased Cost of Living on Families Dependent Upon Public Assistance in Washington*. Washington, D. C., October 30, 1942. 10 pp. Processed.

Case studies, statistical data, and information on budgeting methods, as of March 1942, based on a survey of 300 families receiving categorical aid.

"Characteristics of Old Age Assistance Recipients in 1941-1942." *Welfare Bulletin* (Illinois Department of Public Welfare), Springfield, Vol. 33, No. 11 (November 1942), pp. 28-29.

Summarizes information concerning 19,489 persons accepted for old-age assistance in Illinois.

FRAENKEL, MARTA. *Housekeeping Service for Chronic Patients; An Analysis of a Service for the Chronically Sick and the Infirm Aged Operated by the Work Projects Administration*. New York: Welfare Council of New York City, 1942. 143 pp. Processed.

A statistical analysis, with case studies and a description of administrative policies and procedures.

"Mobility of Public Assistance Recipients." *Tennessee Public Welfare Record*, Nashville, Vol. 5, No. 11 (November 1942), p. 5.

"OAA Payments Before and After Review." *Tennessee Public Welfare Record*, Nashville, Vol. 5, No. 10 (October 1942), p. 3.

Additional statistical data, based on a review of all cases in the State.

REYNOLDS, BERTHA CAPEN. *Learning and Teaching in the Practice of Social Work*. New York: Farrar and Rinehart, 1942. 390 pp.

A study of the nature of social work and particularly of the learning and teaching process. The existence of a "core of theory common to all social work" is declared by the author to exist by reason of the researches of psychoanalysis, "which have penetrated to the unconscious springs of feeling and motivations of conduct." The study includes discussion of questions of administration, supervision, executive work, and the nature of public welfare work. Contains a selected bibliography.

RIGGS, FRIEDA W. "Individualized Employment Planning in A. D. C. Families." *The Family*, New York, Vol. 23, No. 8 (December 1942), pp. 297-300.

SAVAGE, PAUL. "Public Assistance in the Control of Tuberculosis." *Tennessee Public Welfare Record*, Nashville, Vol. 5, No. 10 (October 1942), pp. 6-7.

SHERMAN, DOROTHY. *Ninety-Day Experiment of Chicago Relief Administration on Dependency Investigations for Selective Service System, December 8, 1941 Through March 7, 1942*. Chicago: American Public Welfare Association, April 1942. 10 pp. Processed.

SUNLEY, EMIL MCKEE. *The Kentucky Poor Law, 1792-1938*. Chicago: University of Chicago Press, 1942. 160 pp. Processed. (Social Service Monographs.)

This addition to the University of Chicago Social Service Monographs on the poor laws of various States traces the history—to 1936—of the following types of aid: outdoor relief, county poorhouse care, aid to children born out of wedlock, measures regarding vagrants, relief of indigent soldiers and their families, relief of indigent widows, and categorical assistance before the Social Security Act.

WITMER, HELEN LELAND. *Social Work; An Analysis of a Social Institution*. New York: Farrar & Rinehart, 1942. 539 pp.

A textbook in three parts: the nature and function of social work, its history and present organization, and "how its chief function is discharged in the various fields in which it now mainly operates." The third section includes material on public assistance, family welfare work, child welfare (several chapters), medical social work, and child guidance.

HEALTH AND MEDICAL CARE

"Compulsory Hospital Insurance." *Modern Hospital*, Chicago, Vol. 59, No. 6 (December 1942), pp. 59-60.

Material from a conference held in Washington, D. C., last September to consider the President's recommendations for hospitalization payments under the Social Security Act. The meeting was attended by hospital representatives and officials from the Social Security Board, Federal Security Agency, Public Health Service, and the Children's Bureau.

DORN, HAROLD F. "A Disability Table for Urban Workers." *Public Health Reports*, Washington, Vol. 57, No. 47 (Nov. 20, 1942), pp. 1761-1775.

Facts on disability in the United States, by age, sex, and duration of illness. The data are from the National Health Survey, 1935-1936, and comparison with other surveys, as well as a discussion of methods employed, is included.

FOSTER, LESLIE W. "Dental Conditions in White and Indian Children in Northern Wisconsin." *Journal of the American Dental Association*, Chicago, Vol. 29, No. 19 (Dec. 1, 1942), pp. 2251-2255.

GIDLOW, ELSA. "Californians Pay a Lump Sum for Rent and Medical Care." *Medical Economics*, Rutherford, N. J., Vol. 20, No. 3 (December 1942), pp. 35 ff.

The medical-service plan in Marin City, a community planned and built under the sponsorship of the Federal Housing Authority for shipyard workers and their families.

HOWE, F. STANLEY. "The Sphere of the Social Worker." *Modern Hospital*, Chicago, Vol. 59, No. 5 (December 1942), pp. 67-68.

Discussion by a hospital administrator of the value of medical social work to hospitals.

WHITEBROOK, OSCAR E. "Permanent Partial Disability Under the Workmen's Compensation Acts." *Iowa Law Review*, Iowa City, Vol. 28, No. 1 (November 1942), pp. 37-54.

A survey of court interpretations of what constitutes permanent partial disability. Extensively documented.